DOCUMENT RESUME

ED 157 934 TM 007 330

TITLE	Massachusetts Educational Assessment Program. Consumer Skills and Values 1976-1977.
INSTITUTION	Massachusetts State Dept. of Education, Boston.
PUB DATE	[77]
NOTE	273p.; For related documents, see TM 007 329, 331, and 494
EDRS PRICE	MF-$0.83 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS	*Academic Achievement; Age Differences; *Consumer Education; Educational Assessment; Elementary Secondary Education; Parent Attitudes; *Predictor Variables; Sex Differences; State Programs; *State Surveys; Student Characteristics; *Testing Programs; *Test Results
IDENTIFIERS	*Massachusetts

ABSTRACT

The Massachusetts Statewide Educational Assessment in Consumer Education covers six content areas: borrowing, buying, investing, planning, protecting, and sharing. Nine year old and seventeen year old students were selected from various kinds of communities, six regions of the state, and from varying family occupational backgrounds. Both male and female students were assessed on knowledge, understanding, and values. Testing methods included pencil and paper instruments, simulated consumer negotiations for 17 year olds, and structured interviews for the 9 year olds. A selected sample of parents were also interviewed in terms of their interests, concerns, and problems related to consumer issues. Data were collected on children's consumer related course material, television viewing, reading, and attitude toward school. Results of the tests and surveys and test items are included. (Author/CTM)

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CONSUMER SKILLS AND VALUES 1976 – [illegible]

MASSACHUSETTS
EDUCATIONAL
ASSESSMENT
PROGRAM

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APPLICATION OF ASSESSMENT FINDINGS

The findings of the 1976-77 statewide assessment have, as do previous assessments, implications for educators and non-educators at both local and state levels. The first need, however, is to bring these findings to the attention of those most concerned, involved and interested. This is being done in three ways:

1) mass distribution of assessment publications to all school districts and departmental regional centers
2) publicizing of information about the assessment findings through normal media channels
3) holding of dissemination meetings at each of the Department's six regional centers during the fall of 1977

Following this, the Bureau of Research and Assessment, in conjunction with the Department's regional centers, plan to assist schools and other groups:

- in using state developed assessment instruments
- in analyzing and interpreting the results of assessment
- in adapting the procedures and test exercises of the National Assessment of Educational Progress (NAEP) to their own situations

Further information on the above, as well as other matters concerned with statewide assessment activities, can be obtained by contacting members of the Bureau of Research and Assessment (727-8497) or the regional center assessment coordinators listed on the next side.

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FORWARD

Since 1974-75, the Statewide Educational Assessment Program has provided Massachusetts citizens with useful information about the quality of education in Massachusetts. The results of the assessment program, to date, have indicated to educators, parents, students, public officials and employers statewide patterns of performance in a number of areas including reading, mathematics, writing and citizenship/social studies.

This report describes the results of the assessment of Consumer Knowledge, Understanding and Values for Massachusetts students.

As such, the report reflects the goals and objectives which the Commonwealth citizens consider relevant to Massachusetts' public education system. I am pleased to present this year's assessment findings for review by all interested citizens.

Charles Grigsby
Chairperson
Massachusetts Board of Education

HIGHLIGHTS

CONTENT AREAS & RESEARCH METHODS

The Massachusetts Statewide Educational Assessment in Consumer Education covers six content areas -- borrowing, buying, investing, planning, protecting and sharing. Nine year old and seventeen year old students have been selected from various Kinds of Communities, six different regions in the state and from varying family occupational backgrounds. Male and female students have been assessed on knowledge, understanding, values - appreciation and experiential considerations. The study includes responses to pencil and paper instruments, simulated consumer negotiations (for the 17 year olds) and structured interviews (for the 9 year olds). A selected sample of parents from various Kinds of Communities was also interviewed in terms of their interests, concerns and problems as they relate to consumer issues.

CORRELATES OF STUDENT PERFORMANCE

Significantly more 9 year olds (39%) claimed exposure to consumer related course material than 17 year olds (31%). Among all of the factors examined for their relationship to student performance, an especially strong finding was that the 9 year olds who watch Saturday morning TV tend to score lower in the pencil and paper measurements. For the 17 year olds, those who have had high school classes in Consumer Education score significantly better on two of the six content areas -- investing and planning. Seventeen year olds who watch the TV news to some degree tend to score higher than those who almost never watch the TV news and those who never read a national news magazine tend to score lower, especially on investing and sharing exercises. Also, for the 17 year olds those who tend to find advertising more interesting than the sports, comics or news tend to score lower in all of the six content areas.

COMPARATIVE VALUE ITEMS

To facilitate age group comparisons some items have been administered in identical form for five of the six content areas. In the buying area we can conclude that the 9 year olds both enjoy more and want to consume more of what they see on television than 17 year olds. In relation to investment a significant difference exists between the age groups on saving money, with the 17 year olds indicating that if they want something in the future they will have to save money. Seventeen year olds are more aware of collecting for possible future worth compared to 9 year olds who view collecting as basically a fun activity. In planning the 17 year olds were less inclined than the 9 year olds to save five dollars in order to eventually buy a $50.00 bicycle (this reduces the impact of the 17 year olds almost unanimous support of saving). The 17 year olds are able to identify more protective behaviors on the part of parents. They also appear to be more concerned with remunerating a partner in proportion to the amount of work, while the 9 year olds are satisfied with an even division of profits.

CONTENT AREAS & INDIVIDUAL ITEMS

The degree to which students like school has a positive relationship to their performance in the individual content areas. Also, the Kind of Community differentiates the student's responses in some of the content areas. In some cases, only a few of the items in a content area account for these differences.

PARENT INTERVIEWS

Interviews with parents indicated that their area of greatest concern was buying. They felt that TV advertising which is geared toward their children has an unacceptable influence. Next to advertising came their concern with the influence of rising costs of commodities. A third concern was with the rights and responsibilities of buyers and sellers. Parents though that their children were not only proliferating consumer demands within the family, but that they had limited understanding of family resources. Concerns were also high for taxation (the absolute amount and how it was being spent). There was a desire on the part of parents to know more about protective agencies as well as how to control crime in neighborhoods (part of the protection area). Parents investment resources were extremely limited due to recent necessities of reaching into family savings. Virtually none of the parents practiced any regular form of budgeting. Most parents wanted additional workshops for them and their children on applying consumer knowledge.

SEVENTEEN YEAR OLD CONSUMER NEGOTIATIONS

Seventeen year old students were selected to observe a similated consumer negotiation. The scene was one where a salesperson was clearly applying various techniques to manipulate the buyer. Although ninety-three percent of the students were aware of some manipulation and felt that the salesperson did not supply enough details in order to make the purchase, they did not reveal much information on the possible impact of this kind of purchase on the individual, the family or society. Furthermore, only about one-third of the students could cite additional questions that they would raise in the interaction. In general, the students felt a need to know how to protect themselves more and few students could mention any resource agency other than the Better Business Bureau. It was clear that students who had classroom negotiations practice outperformed students with no Consumer Education or even students with a purely information giving Consumer Education.

NINE YEAR OLD STUDENT INTERVIEWS

The 9 year old structured interviews were in the areas of planning and borrowing and reveal that the females score much higher in percentage terms than the males do for both areas. The items of greatest difference in favor of the females relate to: 1) realistic approaches to obtaining a want (females - 60.9%, males - 33.3%), and 2) the need for planning (females - 69.6%, males - 38.1%). Overall, the 9 year olds score better in planning than in borrowing. The low performance in borrowing is consistent with the parent's observation that their children have a limited conception of the borrowing process.

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I. BACKGROUND

HISTORY

In 1971, the Massachusetts Board of Education issued "The Results Approach to Education and Educational Imperatives," outlining fourteen priorities for Department of Education attention. The first three priorities of the document are: Define the educational results expected (goals); Measure the educational results achieved (design for assessment); Establish result-oriented educational standards tied to goal

In 1972, in response to the first priority, and through an effort involving citizens throughout the State, the Board of Education published "Educational Goals for Massachusetts". This document descirbed the ten broad goals to which the educational systems of the State should aspire.

In July 1973, in response to the second priority, the Board of Education approved the development of the statewide educational assessment program. Six regional assessment advisory committees, composed of teachers, educational administrators, employers, public officials, parents and students, were established to design the educational assessment program. Since one of the major goals of the assessment program is to provide information about the quality of education on a statewide basis, the committees decided that a sample of students could be used to measure patterns of achievement.

During 1974-75, the Massachusetts Department of Education implemented the first phase of the statewide assessment program. The first phase addressed three of the state's ten educational goals -- basic communication skills, effective used of knowledge, and occupational competence. Performance information from samples of students throughout the Commonwealth was collected in reading, mathematics and decision-making for 9 and 17 year olds, and occupational knowledge and occupational attitudes for 17 year olds only. In addition, a sample of citizens throughout the state were surveyed to determine their attitudes toward education and their evaluation of the Massachusetts educational goals.

The 1975-76 second phase of the program consisted of assessments in Writing, Citizenship and Social Studies. Within these content areas items were constructed to measure student performance on six of the ten state educational goals -- basic communication skills, effective uses of knowledge, individual values and attitudes, respect for the community of man, citizenship in a democratic society, and understanding of the environment.

Following the recommendations of the Statewide Assessment Advisory Committee, the content areas of Science, Ecology and Consumer Skills and Values became the focus for the 1976-77 assessment process. Measurements taken during this year's assessment relate with differential emphasis, to six of the ten state educational goals --

effective uses of knowledge, individual values and attitudes, respect for the community of man, citizenship in a democratic society, and understanding of the environment.

In order to measure the student level of functioning with respect to the above content-area-goals, a sample of about 8,000 nine and seventeen year old students throughout the state was assessed. These assessments were conducted by Testing & Evaluation Services Co., Inc. (TESCO) under contract to the Bureau of Research and Assessment. Information was collected concerning specific in-and-out of school experience which might be related to achievement and attitudes in the measured content-area-goals. In addition, for the consumer measurements, several non-paper-and-pencil techniques were field tested.

The statewide educational assessment program is intended to provide information for statewide decision-making as well as for local utilization. Although individual schools and school districts are not identified, several activities have been conducted beginning with the second year of the program to assist school systems, teams comprised of personnel from the Bureau of Research and Assessment, retired school superintendents, teachers and graduate students. These teams have helped communities analyze and interpret the findings of the first phase of the program and apply them to their local situation where appropriate. At the same time, the Department of Education has conducted regional workshops for those interested in examining programmatic responses to the first phases of findings. These workshops have provided teachers, counselors and educational administrators the opportunity to identify different types of curricular approaches that might be useful in improving student skills.

PURPOSE

The overall purpose of the assessment program is to gather information that will indicate how well the Commonwealth's educational system is meeting its goals. It is not the purpose of the assessment to determine how well individual students, schools, or school districts perform. Accordingly, the assessment was conducted on a random sample of students from all over the state. In any one school, and in many districts, a maximum of twenty-three students was tested in any one subject. The data in these reports come from only one year of testing and can be useful as baseline information, but the findings cannot be analyzed until a second testing is performed to show trends in the school systems of the Commonwealth. In addition, the reader should be aware that factors other than school programs influence performance. Knowledge, skills and attitudes are learned from parents, peers, and the media as well as from teachers.

Specifically, the assessment program serves four goals: first, to provide the general citizenry, students, parents, legislators, and educators with more accurate and useful information about the quality of education in Massachusetts; second, to provide state-level decision-makers with detailed information necessary to make better informed policy decisions and recommendations about state-wide educational activities; third, to provide citizens, school committees and school administrators with information on patterns of performance as an aid in analyzing local educational conditions and in setting local objectives; fourth, to make available to school systems assessment procedures for use in developing and implementing local assessment programs.

This Highlights Report is one of four summarizing the results of the third phase of the educational assessment. A more complete report of each part of the assessment is available in technical documents in the offices of every school superintendent throughout the state.

II. OVERVIEW

THE TEST

The techniques used to measure student consumer knowledge and understanding were pencil-and-paper tests constructed specifically for the Massachusetts Statewide Educational Assessment. The content areas included borrowing, buying, planning investing, sharing and protecting were derived from research projects in Consumer Education throughout the United States including the Consumer Education Materials Project by the Consumer's Union, the Newburyport, Massachusetts Project and various and sundry state curriculum guides. These content areas are defined as follows*

Planning - is a dynamic decision-making process involving the weighing of a person's mental, emotional, pyysical, social and financial resources against his needs and wants. This content is designed to assist the student in developing: (a) an honest and realistic approach to his needs and wants, (b) a personal value system that includes respect for the needs and wants of others, and (c) an awareness of the absolute necessity of advanced planning for maximum utilization of his total resources. The specific ideas for planning include budgeting time and resources, decision making, ecology, establishing priorities, family life cycle, government agencies, hobbies, use of leisure time and wills.

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*These content areas were selected from the Massachusetts Department of Education Demonstration Pilot Project in Consumer Education at Newburyport, pages 15-17.

Buying - is a decision-making process involving the fulfillment of needs and wants. The content should help the student realize that in order for a buying situation to exist there must be a need or a want on the part of the consumer, a product or service available to satisfy the need or want, and a willingness to give a fair medium of exchange, needs or desires, products to satisfy needs or desires, rights and responsibilities of buyer and seller and types of business establishments.

Borrowing - is a temporary use -- with permission -- of someone else's property or resources accompanied by an expressed or implied expectation that the property or resources will be returned. This content is designed to create and develop student awareness of the many intricacies inherent within the numerous and varied forms of borrowing. The specific ideas for borrowing include banking systems, bankruptcy, credit, credit charges, credit risks, interest, lending institutions and types of borrowing.

Protecting - Protection from risks and hazards is a prime concern for the consumer. The impact of these risks and hazards on the consumer can be reduced and sometimes eliminated through the planned use of available protection programs.

Protection may take the form of insurance, social security or general safety measures. This content is designed to develop student awareness and understanding of the methods of protection available to all segments of society. The specific ideas for protecting include conservation, environment, government programs, health, insurance, protection agencies, safety measures, social security and wills.

Sharing - The principles of sharing are reflected in many facets of life as illustrated by the simple sharing of toys among children and the systematic and more sophisticated sharing of tax-based services. This content is designed to develop student awareness and understanding of the benefits and responsibilities which are inherent in sharing. The specific ideas for sharing include possessions, responsibilities, rights and taxes.

Investing - The word "investment" is commonly used to denote the allocation of money or capital for income or profit. Investing may, however, assume forms that result in other than monetary returns. This content is based on the idea that regar less of what is invested, whether it be resources, labor, time or money, the investors' primary concern should be how the investment will effect him now and in the future. The specific ideas for investing include bonds, education, health, money, real estate, stocks, talent and time.

Objectives reflecting knowledge and understanding skills are derived form a content analysis of national newsmagazines, newspapers from six different regions of Massachusetts and selected television shows which children are known to watch. There were a number of items constructed for use with both the 9 year old and 17 year old students on the knowledge, understanding and value objectives in order to facilitate comparisons. An original test was needed because there were no standardized items which were adequate for the measurement of Massachusetts objectives. Meetings prior to and during the development of test items with Consumer Education specialists in the state of Massachusetts provided organization, structure and feedback on the development of the completed test instrument.

In addition to the pencil-and-paper tests, two additional assessment procedures were designed and implemented. The first procedure for 9 year olds involved the development of a structured interview questionnaire which included all of the consumer objectives cited above. All Kinds of Communities were represented in the actual administration of the questionnaire. The questionnaire was administered on a one-to-one basis, researcher to student, and was pilot tested prior to its implementation.

The second procedure, for 17 year olds, employed a questionnaire constructed in order to get the student's response to a live consumer scene. An attempt was made to see if they could identify problems, techniques and other considerations that related to the interaction between a salesperson and a customer. In addition to items questioning the student's observational powers with respect to this role playing, they were later asked to discuss general areas of consumer concern and interest.

Finally, interviews were conducted in selected KOC's with parents in order to determine what consumer problems they perceived in their own community, what aspects of Consumer Education they would like to see taught in the schools, what patterns of communication exist in relationship to consumer skills and values in their own families and their own level of knowledge and understanding concerning specific consumer issues.

SOME SCHOOL CHARACTERISTICS

Ninety elementary and ninety high schools were selected to participate in this year's assessment program. Several items of information were collected about the elementary and high schools selected to participate in the Massachusetts 1976-1977

Assessment. Table 1 shows the specific time alloted at the third or fourth grade level to studying the problems and concerns of consumers (i.e., investing, saving, planning, ...): Note that only nineteen percent of the schools indicated that specific time is alloted to studying consumer problems on the third or fourth grade level. Table 1 indicates that fifty-seven percent of the high schools have a separate course in Consumer Education and the Table further reveals that sixty-two percent of the high schools in the sample have specific Consumer Education curricula as part of another course.

TABLE 1

Elementary and Secondary Sample-School Characteristics

Elementary

1. Does the school have specific time allotted at the third or fourth grade level to studying the problems and concerns of consumers (i.e., investing, saving, planning ...)?

   19% Yes

   74% No

Secondary

1. Does this high school have a separate course in consumer education (e.g., investing, saving, buying, planning ...)?

   57% Yes

   29% No

2. Does this high school have specific consumer education curriculum as part of another course?

   62% Yes

   20% No

DESCRIPTIVE DATA

In keeping with previous state-wide assessments, this report will classify the findings in accordance with various descriptive categories. Students are classified according to their sex, the grade in which they are enrolled, their feelings about school, the occupation of their parents, the degree of exposure to the media, discussion of consumer issues with family and/or friends and whether they have formally studied Consumer Education. The information for all students is classified in terms of the Kind of Community. Based on information concerning its size, financial and demographic characteristics, each school district is assigned one of four KOC's defin as: Big City, Industrial Suburb, Residential Suburb and Other.

Examples of Kinds of Communities are provided at the end of this report. Table 2 shows the distribution of students according to Kind of Community. School systems can obtain their KOC code type from a listing of all communities in the technical report.

The composition of the sample of students for the Consumer Skills and Values Assessment according to the descriptive characteristics is presented at the end of the report. No information is presented that would allow identification of individua students, schools or school systems.

TABLE 2

Kind of Community	Percent of Sample 9 Year Olds	17 Year Olds
Big City	26	16
Industrial Suburb	19	9
Residentail Suburb	19	39
Other	35	36

RESULTS

The same content areas and objectives were used to measure Consumer Skills and Values among the 9 year old and 17 year old respondents. Table 3 shows the distribution of exercises used to assess each content area and objective at both age levels.

TABLE 3

Distribution of Number and Percent* of Items According to Consumer Content Area and Objective Type for Massachusetts 9 and 17 Year Old Students

		9 Year Old Objective Type		17 Year Old Objective Type	
Consumer Content Area		Knowledge & Understanding	Value Orientation	Knowledge & Understanding	Value Orientation
Borrowing	Number	2	0	4	0
	%	4	0	5	0
Buying	Number	19	4	22	5
	%	36	8	26	6
Investing	Number	4	2	11	5
	%	8	4	13	6
Planning	Number	4	1	7	5
	%	8	2	8	6
Protecting	Number	9	1	16	1
	%	17	2	19	1
Sharing	Number	3	3	6	2
	%	6	6	7	2
Total	Number	41	11	66	18
	%	79	21	79	21

*Table cells may not total 100 due to rounding

The two content areas on which 9 year olds achieved the highest median percent correct* were planning (71%) and protecting (67%). By far the lowest area of performance for 9 year olds is borrowing (10%). The median percent correct for 17 year old students ranged in the upper sixties to middle seventies for five of the six content areas.

The borrowing items reflect a somewhat lower level of performance (58%). Although for all content areas the 17 year olds score better than the 9 year olds, there is agreement on their highest and lowest areas of performance: the highest areas for both age groups is planning and the lowest area is borrowing.

As far as performance by Kind of Community, it may be noted that in general, the Residentail Suburban students scored higher than Industrial Suburban, Big City or Other Kinds of Communities. There are virtually no differences between the scores of the Industrial Suburban and the Big City students except on the investing exercises for the 9 year olds, where the Industrial Suburban students score lower (24%) than the Big City Students (31%). Particularly for 17 year olds, Residential Suburban and Other Communities are similar in test performance and tend to score higher than both Big City and Industrial Suburban students, (see Table 4).

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*When exercises are arranged in order according to percent correctly responding the middle value (or halfway between the middle two for an even number of items) is the median percent correct.

TABLE 4

MEDIAN-ITEM CORRECT BY CONSUMER EDUCATION CONTENT AREA AND KIND OF COMMUNITY

		KIND OF COMMUNITY			
	MASSACHUSETTS	BIG CITY	INDUSTRIAL SUBURB	RESIDENTIAL SUBURB	OTHER
NINE YEAR OLDS					
Borrowing	10	8	8	10	8
Buying	48	44	48	52	47
Investing	33	31	24	39	32
Planning	71	70	68	74	71
Protecting	67	67	67	67	70
Sharing	38	33	36	43	40
SEVENTEEN YEAR OLDS					
Borrowing	58	50	50	58	62
Buying	71	64	64	76	74
Investing	68	68	68	69	68
Planning	76	73	70	79	77
Protecting	73	64	68	78	78
Sharing	70	56	62	76	71

Table 5 reveals an analysis of identical and/or comparable knowledge and understanding items for 9 and 17 year old students. Again, it is interesting to note that for all of the content areas the 17 year olds score significantly higher than the 9 year olds, with the greatest differences occurring in the borrowing content area (9 year old - 10%, 17 year old - 69%). The second greatest difference in performing between the age groups is for the area of sharing. On the exercises dealing with the knowledge and understanding of sharing the 9 year olds score 32% correct compared to 86% correct for the 17 year olds. For the investment area, the 9 year olds score 36% correct while the 17 year olds score 83% correct. The other areas of planning and protecting also reveal differences in favor of 17 year olds, but they are much smaller in magnitude (planning - 9 year olds - 71%, 17 Year olds - 80%; protecting - 9 year olds - 78%, 17 year olds - 94%).

TABLE 5

MEDIAN PERCENT CORRECT ON COMPARABLE ITEMS IN THE KNOWLEDGE AND UNDERSTANDING OF CONSUMER EDUCATION CONTENT AREAS FOR 9 AND 17 YEAR OLD STUDENTS BY KIND OF COMMUNITY

KIND OF COMMUNITY	BORROWING		BUYING		INVESTING		PLANNING		PROTECTING		SHARING	
	9	17	9	17	9	17	9	17	9	17	9	17
Big City	8	60	36	78	36	69	70	81	76	93	52	80
Industrial Suburb	8	62	43	81	29	77	68	77	76	94	54	83
Residnetial Suburb	10	72	48	89	40	86	74	82	78	94	56	90
Other	9	72	44	91	32	86	71	80	80	96	54	[illegible]
MASSACHUSETTS	10	69	41	88	36	83	71	80	78	94	32	86

III. CORRELATES OF STUDENT PERFORMANCE

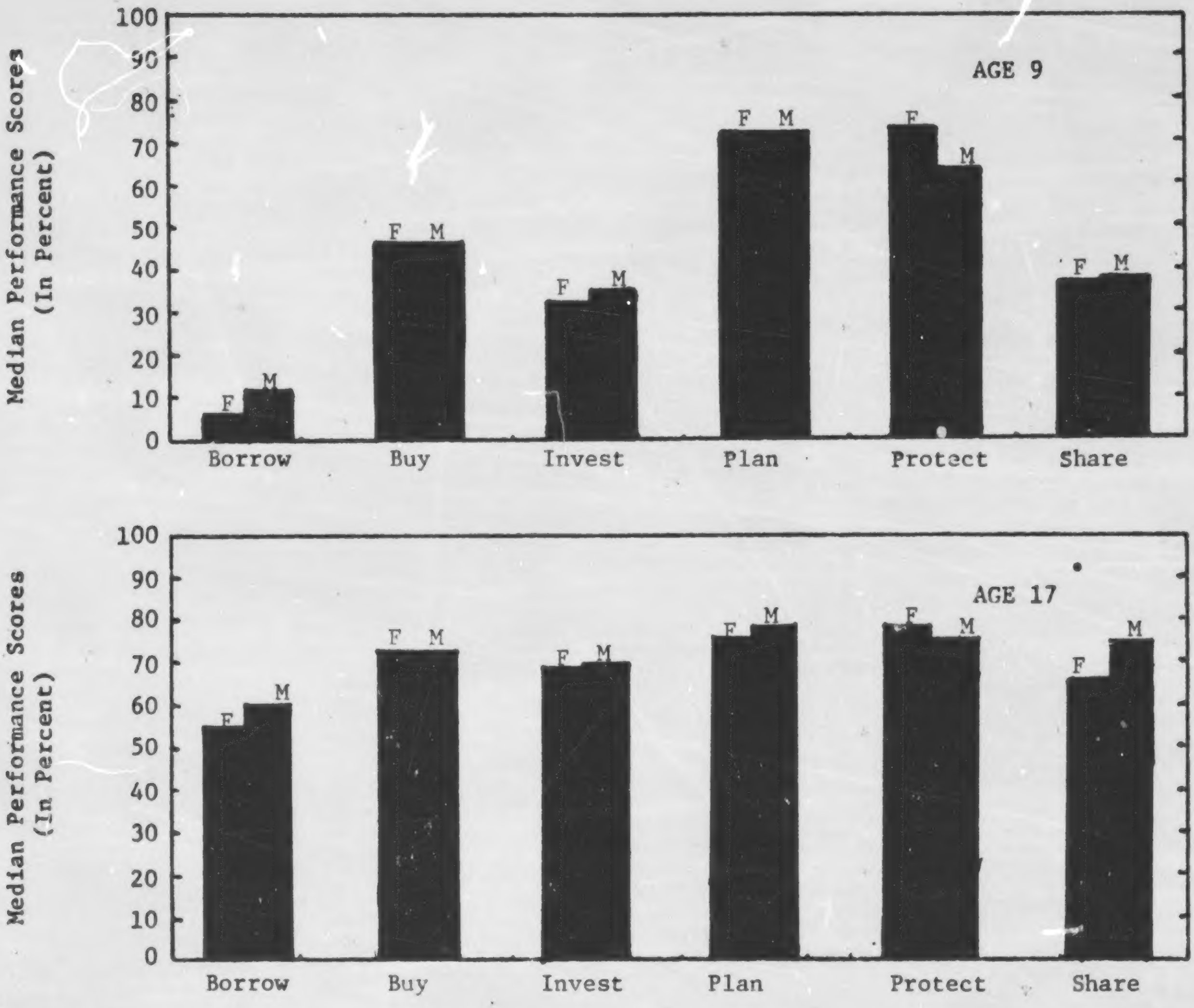
In addition to test items data the 1976-77 Consumer Skills and Values Assessment collected information on student background characteristics, experience and attitudes. This additional data collection permits an investigation of the association between task performance and the student related factors.

Sex

An analysis of performance by the student's sex shows that for 9 year old females planning and protecting (72%) are the highest areas of performance with buying (48%) being the next. Sharing (37%) is third in sequence with investing (32%) and borrowing (7%) being the lowest. For the males the ordering from highest to lowest is planning (72%), protecting (63%), buying (48%), sharing (38%), investing (35%) and borrowing (12%). Note that for both males and females planning is the highest and borrowing is the lowest area of performance. Nine year old females tend to score higher than males on protecting exercises while males tend to score higher on borrowing exercises and slightly higher on investing exercises (see Figure 1).

For the 17 year old females the performance ranking of content areas from highest to lowest is: protecting (78%), planning (75%), buying (72%), investing (68%),

FIGURE 1
Median Percent Correct for 9 & 17 Year Olds by Sex for the Six Consumer Education Content Areas

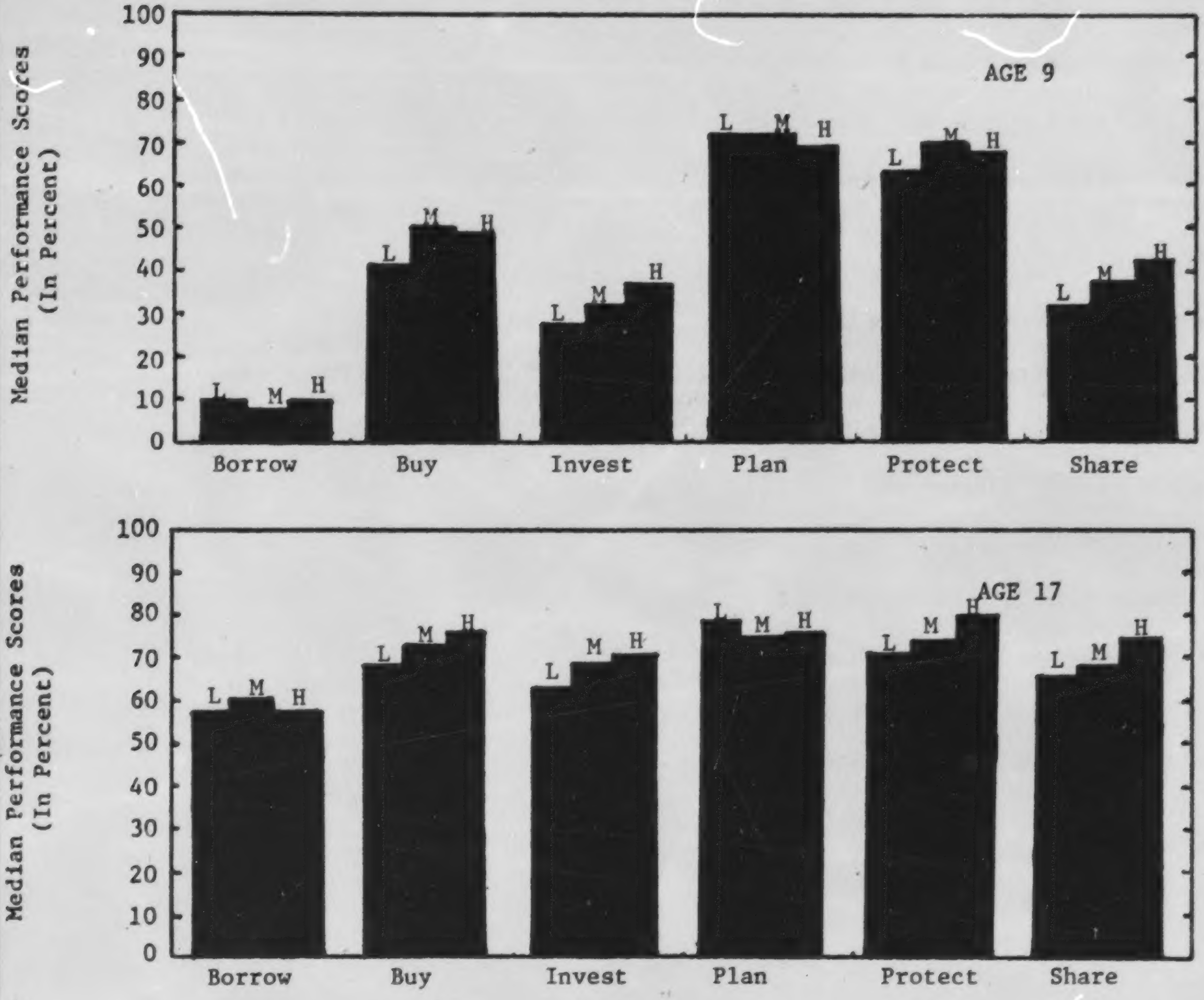


sharing (66%) and borrowing (56%). For the 17 year old males the ordering from highest to lowest is: planning (78%), protecting (75%), sharing (74%), buying (72%), investing (69%) and borrowing (60%). For the 17 year old females as well as for the 17 year old males, the highest performance is in protecting and planning; the lowest area of performance for both 17 year old females and males is borrowing (see Figure 1) For 17 year olds sex differences in favor of males appear on borrowing, planning and sharing exercises. Females score somewhat higher on protecting items.

Family Occupational Status

Family occupation status is divided into three categories of low, medium and high. The highest area of performance for all occupational statuses for 9 year olds is in planning, and the lowest area of performance for all occupational statuses is in borrowing. In general, the differences between occupational categories on the content areas are small with the greatest differences occuring between the low and high occupational statuses; for example, in sharing the low occupational status scores 32% while the high occupational status scores 42%, in investing the low occupational status scores 28% while the high scores 36%, in buying, the low occupational status scores 41% while the high scores 50%. On borrowing, planning and protecting the differences among occupational statuses are much smaller (see Figure 2).

FIGURE 2
Median Percent Correct for 9 & 17 Year Olds By Occupational Status (Low, Medium & High) for the Six Consumer Education Content Areas



For the 17 year olds the highest areas of performance are planning and protecting and the lowest is borrowing. The greatest differential for occupational statuses for 17 year olds (as with the 9 year olds) is between the low and high categories. For sharing, the low scores 65% while the high scores 74%, for buying the low scores 68% while the high scores 75%. For borrowing and planning the differences are not statistically significant (see Figure 2).

Attitude Toward School

Those who "dislike school very much" tend to score lower on all content areas, but significantly lower in four instances: (1) in buying, those who "dislike school very much" scored 39% compared to about 50% for the other three attitudinal categories, (2) for planning those who "dislike school very much" score 67% whereas the "mostly not OK" category scores 75%, (3) for protecting those who "dislike school very much" score 58% compared to the high sixties and low seventies for the other three attitude categories and (4) for borrowing those who "dislike school very much" score 6% compared to 13% for the "mostly not OK" group. The differences for investing and sharing for the 9 year olds are minimal (see Table 6).

TABLE 6

MEDIAN PERCENT CORRECT FOR 9 YEAR OLDS BY ATTITUDE TOWARD SCHOOL FOR THE SIX CONSUMER EDUCATION CONTENT AREAS

ATTITUDE TOWARD SCHOOL	BORROWING	BUYING	INVESTING	PLANNING	PROTECTING	SHARING
Like Very Much	10	47	32	70	67	37
Mostly OK	9	50	35	72	70	39
Mostly Not OK	13	52	31	75	70	37
Dislike Very Much	6	39	30	67	58	35
MASSACHUSETTS	10	48	33	71	67	38

For 17 year olds we find the greatest differences occurring on the borrowing, protecting and sharing content areas. Again, for these three areas students who like school to any degree perform significantly above those who "dislike school very much". Those who "dislike school very much" score about the same as all other students on the exercise measuring knowledge and understanding of investing (see Table 7).

TABLE 7

MEDIAN PERCENT CORRECT FOR 17 YEAR OLDS BY ATTITUDE TOWARD SCHOOL FOR THE SIX CONSUMER EDUCATION CONTENT AREAS

ATTITUDE TOWARD SCHOOL	BORROWING	BUYING	INVESTING	PLANNING	PROTECTING	SHARING
Like Very Much	60	76	68	76	76	74
Mostly OK	58	72	69	77	75	71
Mostly Not OK	58	71	69	77	75	65
Dislike Very Much	49	70	68	70	64	58
MASSACHUSETTS	58	71	68	76	73	70

Often Watch Saturday Morning TV

Interestingly, for those 9 year old children who "often watch Saturday morning TV" we find that they score lower on three of the six content areas -- borrowing, buying and sharing. The only content area which those who "often watch Saturday morning TV" perform significantly better on is planning -- 72% for those who say yes versus 64% for those who say no (see Figure 3).

Had Classes in School About How to Buy, Save and Plan

The 9 year olds were asked if they have had classes in school dealing with buying, saving and planning. For the six content areas there are virtually no differences between

FIGURE 3

Median Percent Correct for 9 Year Olds By Saturday Morning TV Viewing (Yes and No) for the Six Consumer Education Content Areas

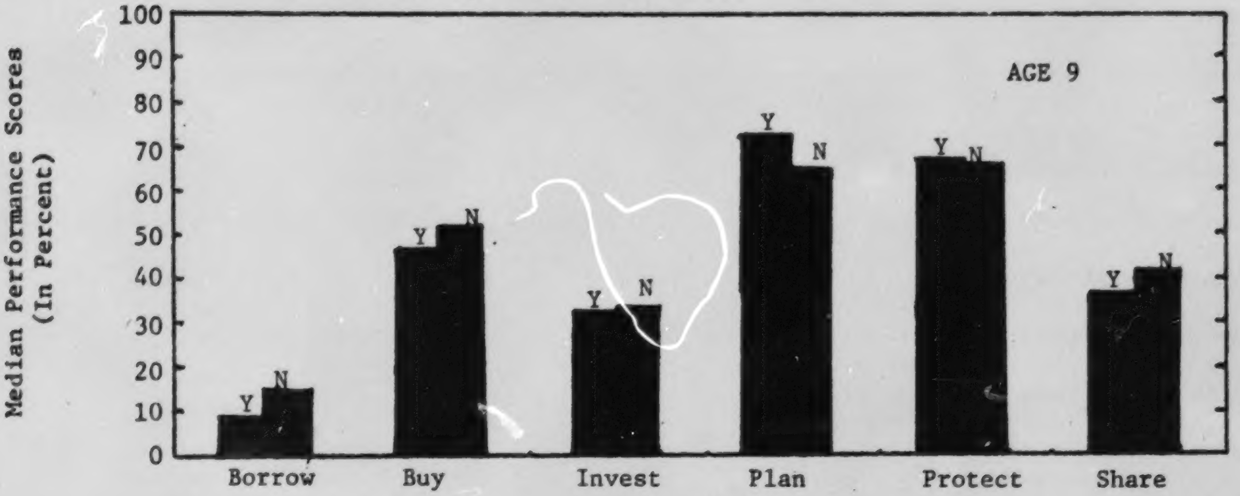
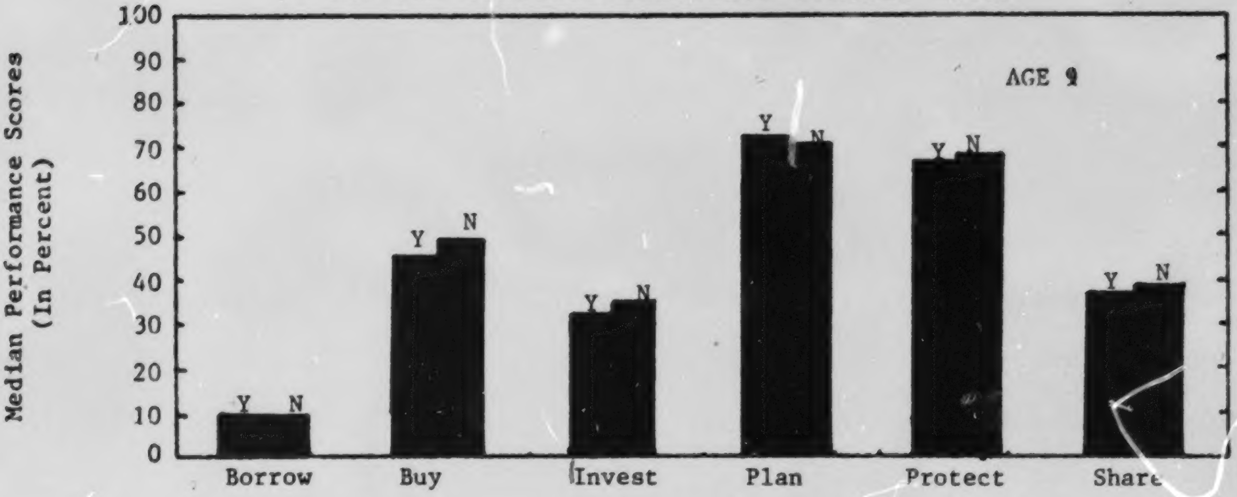


FIGURE 4

Median Percent Correct for 9 Year Olds by Consumer Course Experience (Yes and No) for the Six Consumer Education Content Areas



those who say yes and those who say no to having had school experience with buying, saving and planning. In fact, for buying and sharing exercises there are slight differences in favor of those who say they have not had classes in school (see Figure 4).

Often Talk About Saving with Family

The 9 year old students were asked if they often talk about saving with their family. The medians indicate that, aside from buying, there are no significant differences between those who talk about saving with their family and those who do not for the 9 year old students (see Figure 5).

Often Talk About Sharing with Friends

Nine year olds who answer yes to this question as to whether they often talk about sharing with friends generally do not perform any better on the six Consumer Education content areas than those who answer no to the item. The exception to this trend is for protection exercises where those answering yes score significantly higher (see Figure 6).

Teachers Often Talk About Sharing

The 9 year old students were asked if they often hear their teachers talk about sharing. There are virtually no differences for those who answer yes compared to those who answer no except on the protecting items where those who answer yes score about five points higher (70% versus 65%) than those who answer no (see Figure 7)

FIGURE 5
Median Percent Correct for 9 Year Olds By Talking About Saving With Family (Yes & No) for the Six Consumer Education Content Areas

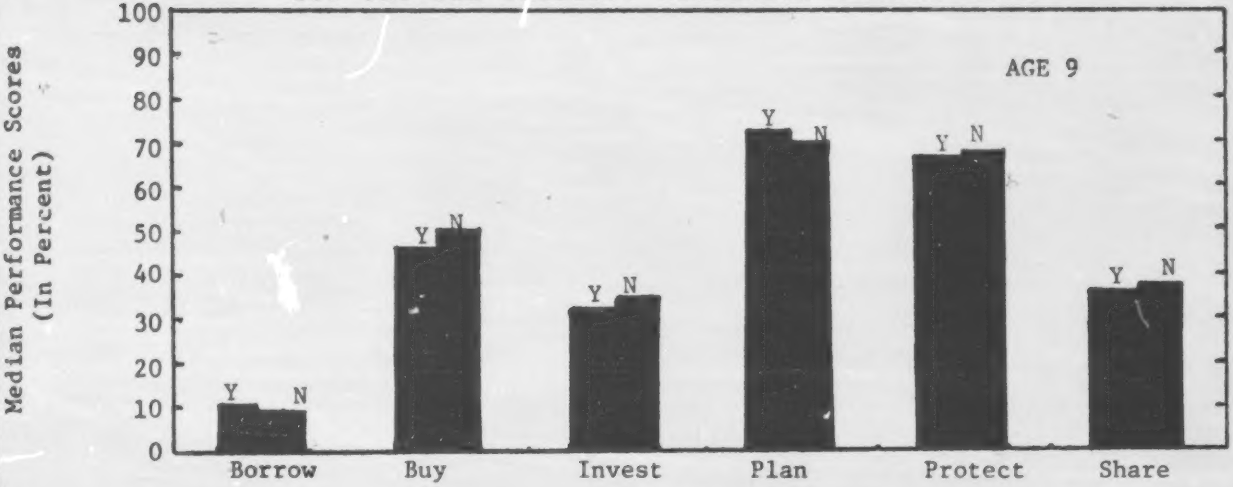


FIGURE 6
Median Percent Correct for 9 Year Olds By Sharing With Friends (Yes & No) for the Six Consumer Education Content Areas

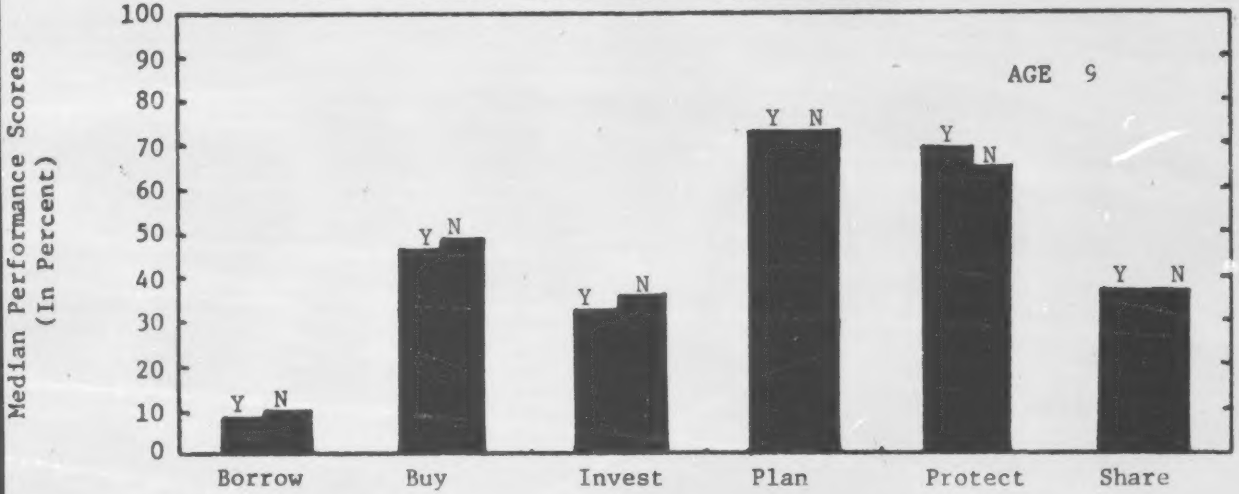
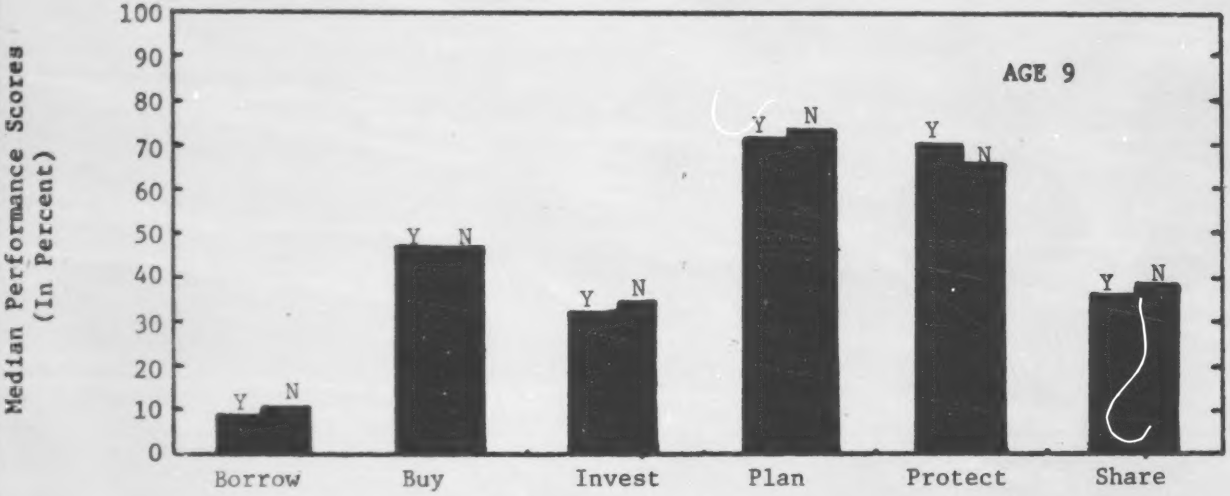


FIGURE 7

Median Percent Correct for 9 Year Olds By Teacher Talking About Sharing (Yes & No) for the Six Consumer Education Content Areas



58

Had High School Classes in Consumer Education

The 17 year olds were asked whether they had high school classes in Consumer Education; there are no significant differences between those who answer yes compared to those who answer no on four of the six content areas. Significant differences did occur for the investing and planning objective. For investing those who indicate that they had high school classes in Consumer Education score lower (66%) than those who did not have such classes (70%). For the planning area those who did have consumer classes score higher (80%) than those who did not (76%) (see Figure 8).

Discuss Consumer Problems with Family

The 17 year old students were asked whether they discuss consumer problems with their families and this was cross-tabulated by the six consumer content areas. Only extremely small differences appear between those who answer yes and those who answer no (see Figure 9).

Discuss Consumer Problems with Friends

The 17 year olds were asked if they discuss consumer problems with friends. The students who answer yes show virtually no differences from those who answer no across all consumer content areas. In fact, the medians are almost identical (see Figure 10).

FIGURE 8

Median Percent Correct for 17 Year Olds By High School Classes in Consumer Education (Yes & No) for the Six Consumer Education Content Areas

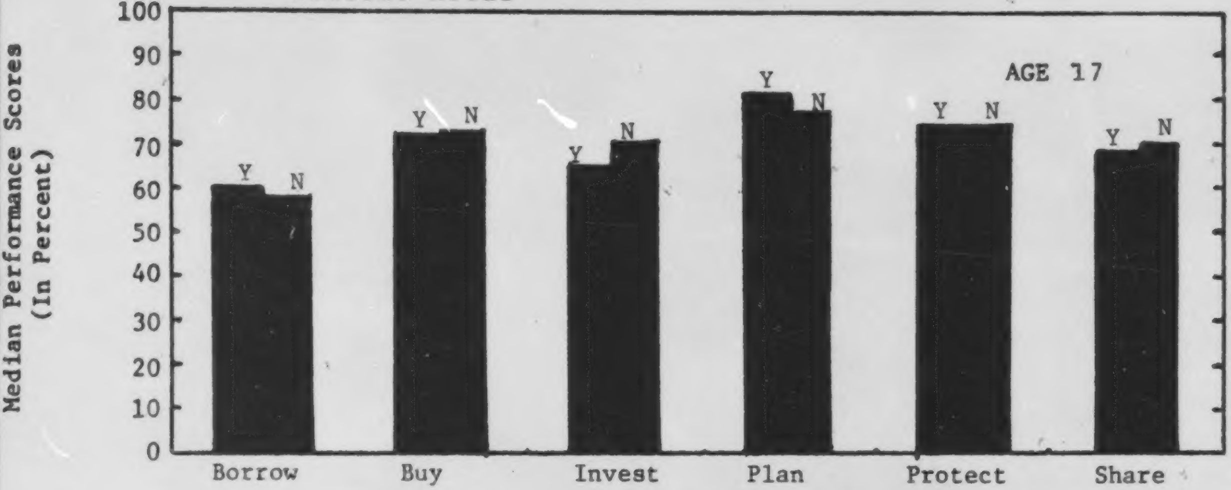


FIGURE 9

Median Percent Correct for 17 Year Olds By Discussing Consumer Problems With Family (Yes & No) for the Six Consumer Education Content Areas

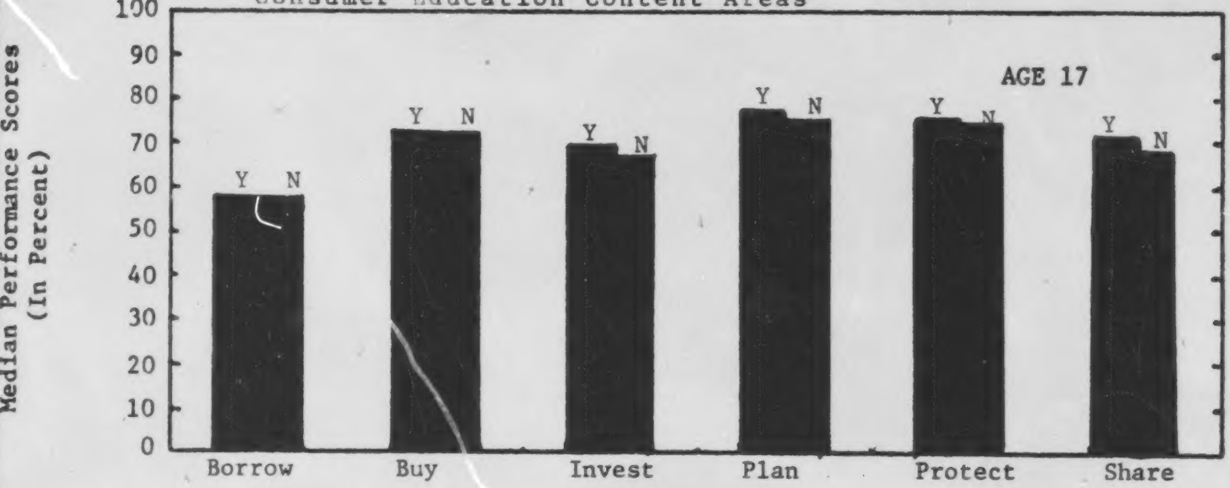


FIGURE 10

Median Percent Correct for 17 Year Olds By Discussing Consumer Problems With Friends (Yes & No) for the Six Consumer Education Content Areas

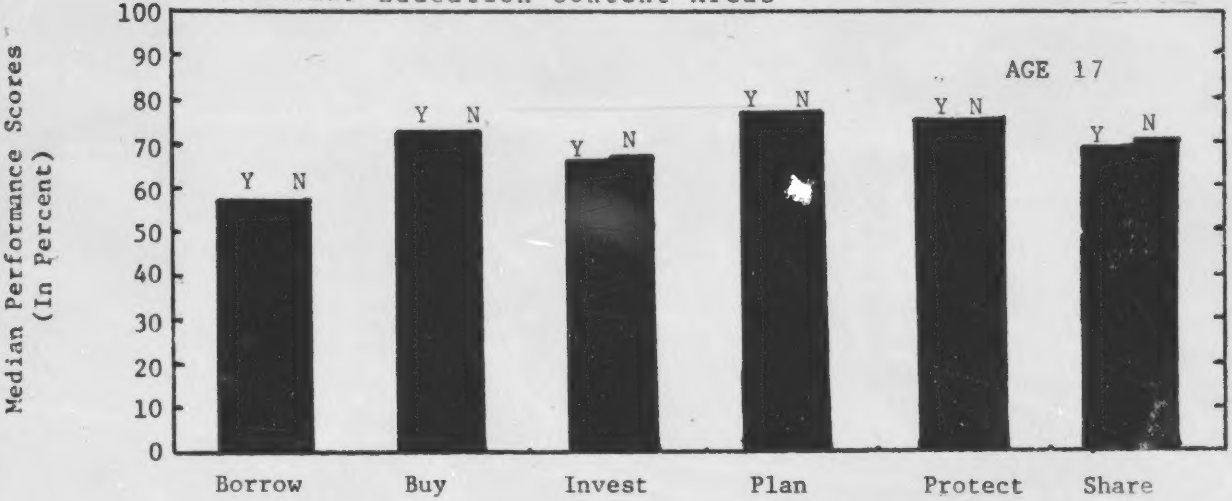
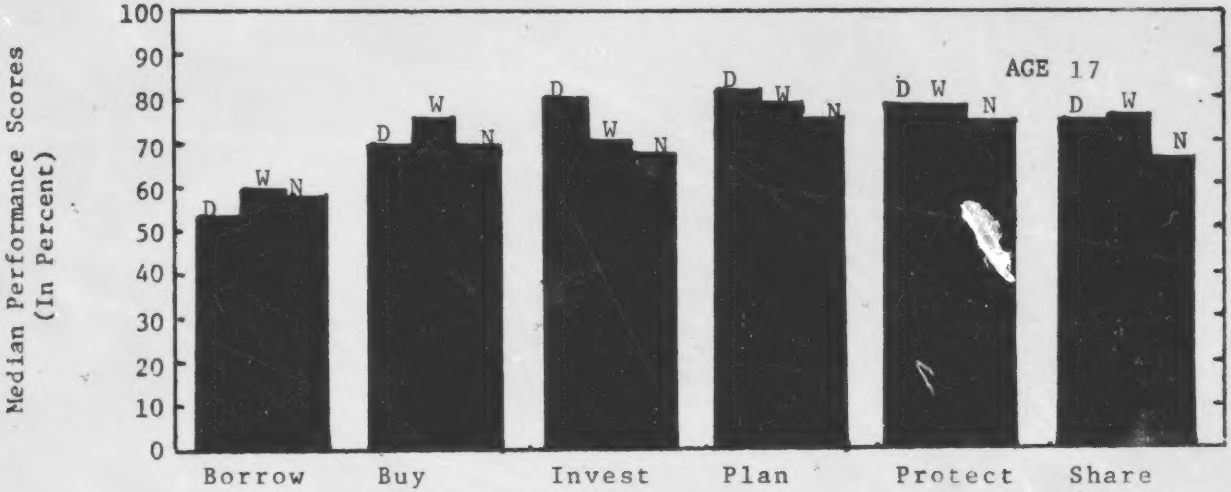


FIGURE 11

Median Percent Correct for 17 Year Olds By Reading A National News Magazine (Almost Every Day, Once A Week, Almost Never) for the Six Consumer Education Content Areas



Key
D = Almost Daily
W = Once a Week
N = Never

Watch 1/2 Hour TV News

The 17 year old students were asked if they watched one-half hour of TV news almost every day, at least once a week, almost once a month or almost never. These frequencies of watching TV news are tabulated by consumer content area and, in general, it may be noted that the most significant differentials occur between those who almost never watch the TV news and those who have had some degree of observation. For the borrowing, investing and sharing consumer areas it may be noted that those who almost never watch one-half hour of TV news programs perform significantly below those who have had some degree of exposure. For borrowing, the median for those who almost never watch TV news was 52%, those who watch to some degree ranged from 56% to 62%; for investing, the median for those who almost never watch TV news was 62% while the other viewing categories range from 68% to 72%; and sharing, those who almost never watch TV news score 62% while the other viewing categories range from 68% to 72% (see Table 8).

TABLE 8.

MEDIAN PERCENT CORRECT FOR 17 YEAR OLDS BY THOSE WHO WATCH 1/2 HOUR TV NEWS FOR THE SIX CONSUMER EDUCATION CONTENT AREAS

WATCH 1/2 HOUR TV NEWS	BORROWING	BUYING	INVESTING	PLANNING	PROTECTING	SHARING
Almost Every Day	58	72	70	79	76	70
At Least Once a Week	62	74	68	76	75	72
Almost Once a Month	56	72	72	74	72	68
Almost Never	52	76	62	74	74	62
MASSACHUSETTS	58	71	68	76	73	70

Read Most of Newspaper

The 17 year old students were asked whether they read most of the newspaper almost every day, at least once a week, about once a month or almost never. For the buying, investing, planning and protecting content areas there are almost no differences among reported degrees of exposure to the newspaper. For the borrowing area those who almost never read the newspaper score somewhat lower than those who read the newspaper about once a month (56% versus 62%). For the sharing content area those who almost never read the newspaper also score somewhat lower than those who read it almost every day (67% versus 71%) (see Table 9).

TABLE 9

MEDIAN PERCENT CORRECT FOR 17 YEAR OLDS BY THOSE WHO READ MOST OF NEWSPAPER FOR THE SIX CONSUMER EDUCATION CONTENT AREAS

READ MOST OF NEWSPAPER	BORROWING	BUYING	INVESTING	PLANNING	PROTECTING	SHARING
Almost Every Day	58	72	68	78	76	71
At Least Once a Week	58	73	69	77	74	70
About Once a Month	62	74	66	76	74	68
Almost Never	56	70	70	74	73	67
MASSACHUSETTS	58	71	68	76	73	70

Read a National Magazine

The 17 year old students were asked if they read a national magazine almost every day, at least once a week or almost never. In general, an analysis for six consumer content areas reveals that those who almost never read a national magazine score lower than those who had. The greatest difference occurs for the investing exercises with those who read a national magazine almost every day having a median of 80% while those who almost never read a national magazine having a median of 68%. Also for the sharing items, those who almost never read a national magazine have a median of 66% compared to those who read the magazine almost every day (74%) or at least once a week (75%) (see Figure 11).

Section of Newspaper or Magazine Most Interesting

The 17 year old students were asked which section of a newspaper or magazine they find the most interesting; their choices were sports, comics, news or advertisements. Those who find the news part of a newspaper or news magazine most interesting score slightly higher on buying and protecting items than those who find the sports or comics most interesting. However, the largest significant differences occur between those students selecting the sports, comics or news versus those selecting the advertisements. Those students who find advertisements the most interesting, in general score significantly lower than students who select one of the other three topics; this holds for all six content areas. This may indicate a need for more understanding and information on the types and role of advertising (see Table 10).

TABLE 10

MEDIAN PERCENT CORRECT FOR 17 YEAR OLDS BY WHICH SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING FOR THE SIX CONSUMER EDUCATION CONTENT AREAS

SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING	BORROWING	BUYING	INVESTING	PLANNING	PROTECTING	SHARING
Sports	57	70	68	78	71	70
Comics	60	73	72	76	76	70
News	60	76	68	78	79	72
Advertisements	56	66	64	69	70	62
MASSACHUSETTS	58	71	68	76	73	70

IV. ANALYSIS OF INDIVIDUAL CONTENT AREAS

This section provides a description of the specific exercises used to measure students' performance in each content area, a presentation of the findings and a discussion of the results. Where descriptive patterns are not reported this is because the general trend previously outlined applies to the specific objectives being discussed.

BORROWING

The analysis of the borrowing exercises reveals that while there are no differences for the 9 year olds by Kind of Community, there are significant differences for the 17 year olds. The Big City and Industrial Suburbs score below the Residential Suburb and Other Kinds of Communities. The items which are the most influential in explaining these differences are why some businesses lend money, what it means to pay a product out over time, what is usually the most expensive way to borrow money and whether a price is influenced by how long you pay out the product.

The borrowing exercises analyzed by sex reveal that for both age groups the females score somewhat lower than the males. For the 9 year olds the item which contributes most to this difference in favor of the males refers to why some businesses lend money, while the item which contributes most to the 17 year old difference involves understanding the cost implications of paying for a stove on credit over a three year period (males 58%; females 48%).

Family Occupational Status data for the borrowing exercises reveals that there are virtually no differences comparing high and low status groups for the 9 year olds, but there are some differences for the 17 year olds (in both age groups the medium occupational status score slightly lower than the low or high status). For the 17 year olds the high occupational status group scores about two percentage points higher than the medium and four percentage points higher than the low status with one item contributing more of the influence than the other three items. The high status group is more likely to know that price does matter when paying for a car over many months, (94% correct for the high status, 90% for the medium status and 83% correct for the low status).

The attitude that the student holds toward school is related to borrowing item performance for both the 9 year olds and the 17 year olds. The 9 year old differences are smaller than those of the 17 year olds. For the 9 year olds, those who feel that school is "mostly not OK" score somewhat higher than those who "like school very much", thought "it was mostly OK" or "dislike it very much". The item dealing with why some businesses lend money contributes more to these differences than the other items. The students who thought that school was "mostly not OK" score 22% correct on this item compared to a range of 10% correct to 16%

correct for those who select other degrees of liking school. For the 17 year olds, the findings are somewhat different in that those who have some degree of liking school are significantly more likely to have correct responses to the borrowing items than those who dislike school very much. Those who dislike school very much have a median of 49% whereas the other three degrees of liking school range from 58% to 60% correct. The item which has the greatest relationship to liking school for the 17 year olds is knowledge of the most expensive way to borrow money. Those who like school very much are more likely to get this item correct (67%), especially when compared to those who dislike school very much (50%).

Experience both inside and outside of school reveals very little, if any, differences for both age groups. In fact, for the 9 year olds, whether they had a class in school about how to buy, save and plan reveals virtually no relationship to performance. For 17 year olds those who have high school classes in Consumer Education are only two percentage points higher in their medians for the content areas than those who do not have classes. However, they are more likely to know what it means for someone to pay out a stove for $500 over a three year period (59% for those who have consumer education courses versus 51% correct for those who do not have the class).

The one experience item which did demonstrate differences for the 9 year olds in the borrowing content area is whether they often watch Saturday morning TV or not; those who do not watch Saturday morning TV (15%) are more likely to score higher on borrowing items than those who do watch Saturday morning TV (9%). The item which contributes most to these differences in favor of those who do not watch Saturday morning TV is understanding why some businesses lend money. The median for those who watch TV often is 15% on this item while it is 26% for those who do not watch TV often.

For the 17 year olds, there are some additional factors that show trends. There is some advantage for those who indicate that they watch one-half hour TV news programs to some degree over those who almost never watch it, with the item dealing with the most expensive way to borrow money showing greater differences than other borrowing items. Those who watch at least once a week are more likely to score higher than those who almost never watch (67% versus 52% correct). Also, for the 17 year olds those who are most interested in sports, comics and news score slightly higher than those who are interested in reading advertisements in a magazine or newspaper.

BUYING

For 9 year olds and 17 year olds the Residential Suburban Kind of Community students score higher than those in the other three Kinds of Communities. Also, for both age groups, the Big City students score the lowest on the content area of buying. For the 9 year olds 12 out of 19 items on buying reveal significant differences. Examples of those items reflecting the above mentioned community differences are: why a store owner would price a toy at 99¢ rather than $1.00, what to do if you receive books or records in the mail that you did not order, and determining which of four packages of bubble gum is a better buy (the number of pieces and the price for each package is noted in a drawing). For the 17 year olds the Big City and Industrial Suburb Kinds of Communities (64% for both) are closer to one another in performance than either is to the Residential Suburb (76%) or the Other Kind of Community (74%). Of the nineteen buying items for the 17 year olds, twelve reveal significant differences. Examples of the items which support the trend statement that Residential Suburban and Other score higher than the Big City and Industrial Kinds of Communities deal with knowledge of what causes prices to go up at a local record shop, how to understand an advertisement in a newspaper, and what people could do if they thought the price of coffee was too high.

When the buying items are analyzed by sex differences, we find virtually no differences for either 9 year olds or 17 year olds. Family occupational status is related to performance in the buying content area for both 9 and 17 year olds.

Medium and high status students score higher than the low. For the 9 year olds the high and medium statuses score in the low fifties while the low status scores in the low forties. These differences to the advantage of the higher status students are accounted for mostly by four of the items -- the reason for a store owner pricing an item at 99¢ rather than $1.00, how to buy a toy for as little money as possible (comparative shopping item), amount of information derived from television commercials concerning toys and candy and determining when a commercial says "orange drink" it does not necessarily mean mostly orange juice.

The occupational status differences for the 17 year olds also reveal that medium and high groups perform better than the low group, but the differences are not as great as for the 9 year olds. The medium and high tend to score in the low to mid seventies whereas the low status scores in the high sixties. Five of the nineteen items contribute most to this differential. Examples of these items are --"If you are given a ten percent discount on $50.00 bicycle how much would you pay for the bicycle?", deciding on the reliability of a car dealer based on a very vague advertisement and deciding if a down-payment is fairly priced.

Whether students like school or not also differentiates their responses on the buying content area for both age groups. For the 9 year olds, the differences are most significant for those who like school to some degree versus those who dislike school very much. Those who dislike school very much have a median of 39% compared to medians for the other degrees of liking in the high forties to low fifties. Examples of the seven items which contribute most to these differences are how to determine which pack of bubble gum is a better buy, why somebody's mother would buy clothing in a used clothing store, which color of clothing would keep one cooler in the summer and whether buying a bicycle on credit means getting a good price for it. For the 17 year olds those who dislike school very much (70%) also tend to score lower than those who like school to some degree with those who like school very much (76%) showing the highest performance. Nine of the nineteen items contribute most of the differences. Examples of these items are interpreting a graph given by an advertiser to sell a car, which is the better buy of four bags of potato chips and what color would be most appropriate for a summer suit in order to stay as cool as possible.

The background experience items for the buying content area reveal small differences if any. In the case of school experience with consumer areas both age groups reveal a slight negative relationship; those who do not have experience in school tend to score slightly (but not significantly) higher than those who did.

The section of the newspaper or magazine that 17 year olds find most interesting shows a significant relationship to median performance. Those who tend to find the advertisements most interesting (66%) score significantly lower than those who find the sports (70%), comics (73%) and news (76%) the most interesting. The item which contributes the most to this difference is determining whether a downpayment is accurately represented. This item is an automobile advertisement which is simply labeled "low down payment". Those who find advertisements most interesting are more likely to think that this was a fair representation for downpayment (73%) compared to those who find the news most interesting (84%). Another item which shows this type of relationship to newspaper content interest deals with how much students know about the condition of a car from an advertisement which has very little informational content; those who find advertisements most interesting are less likely to know that you cannot tell about the condition of the car (66%) than those who find the news most interesting (79%).

INVESTING

For the 17 year olds there is no difference in performance associated with the Kind of Community in which they live. All four Kinds of Communities score sixty-eight or sixty-nine as the median for the content area. However, for the 9 year olds there are some larger differences in favor of the Residential Suburban students (39%). The lowest performance for the 9 year olds is for the Industrial Suburban communities. Two out of four items accounted for most of the community differences. The items which reflect the greatest degree of difference concern what happens when you buy one hundred shares of stock in a company and understanding the reasons people give for putting money in a savings bank.

There are no sex differences to speak of for 17 year olds and very small sex differences in favor of the males for the 9 year olds. For the 9 year olds, the males achieved a median at thirty-five percent compared to thirty-two percent for the females. The item of greatest difference in favor of the males is the item concerning why someone in a family would buy one hundred shares of stock in a company (males 43%, females 37%).

The family occupational status for both the 17 year olds and the 9 eyar olds reveals that the medium and high statuses score significantly higher than the low occupational status. For the 17 year olds the medium and high groups score in the high sixties to low seventies while the low status group scores in the low sixties. Two items account for most of the difference -- determining why someone would buy one hundred shares of stock in a company and naming of a daily measure of the value of some important industrial stock. The 9 year olds' difference of the medium to high groups scoring in the low to mid thirties compared to the low status group scoring in the high twenties is accounted for mostly by one item -- the item asking for reasons people give for putting money in a savings bank.

Concerning the degree of liking for school, there are no performance differences for the 17 year olds. Data for the 9 year olds indicates that those who like school very much and think it is mostly OK score slightly higher than those who have some degree of dislike for school. Most of these differences are accounted for by only one of the four investing items -- the item which asks why someone would buy 100 shares of stock in a company. Those who like school to some degree are more able to answer this item correctly than those who dislike school.

Seventeen year olds show some differences in the investing content area in relation to their intra and extra school experiences. In terms of whether they discuss consumer problems with their families and/or friends, there are no achievement differences. Those who report that they have had high school classes in Consumer Education score slightly lower than those who have not. Students who almost never watch TV news score significantly lower than those who have some degree of exposure to TV news. Two of the experience items are related to student achievement on the investing area to a greater degree. Those who read a national news magazine almost every day scored significantly higher (80%) than those who read it at least once a week (71%) and those who almost never read it (68%). Of the eleven investing items for the 17 year olds three account for most of the differences; why someone in the family would buy 100 shares of stock, where the center of financial activity is located in teh United States, and identifying the name of a daily measure of the value of some important industrial stocks. The second experience item that differentiates the 17 year olds significantly is whether they are more interested in sports (68%), comics (72%), news (68%) or advertisements (64%) in newspapers and magazines. Those who are most interested in advertisements perform significantly lower than those who are interested in the other three. A few examples of the four items that account for most of this difference are whether buying shares of stock in a company could be considered an investment and the name of a daily measure of the value of some important industrial stocks. None of the background experience items for the 9 year olds provide substantial differentiation on the investing content area.

PLANNING

The Residential Suburban community performs higher than the other three with Other Communities second highest for both 17 year olds and 9 year olds. The lowest performance is in the Industrial Suburban Community for both age groups. For the 17 year olds five of the seven items show significant differences (where most of a family income is spent if they earn eight thousand dollars a year, what the advantages are when applying for a job, the cost of the average new car today, etc.). The two basic items that are related to Kind of Community for the 9 year olds are what the students think that a family earning eight thousand dollars a year spends most of their money on and what the average family in the United States earns today.

There are virtually no sex differences on the planning items for 9 year olds and a small difference in favor of males (78%) compared to females (75%) for the 17 year olds. Four items display this small difference for the 17 year olds, but the item which has the largest difference in favor of the males is "the average new car costs about ...". The males score 86% versus the females 78%. There are no differences among the family occupational status categories according to their performance on planning items for either age group.

For both age groups, those who have some degree of liking for school perform better than those who dislike school very much. For the 17 year olds the major differentiating item is the question that deals with a candidate saying that "the growth of this agency could lead to the development of a welfare state" - the student is to identify which agency this could be. Thirty-one percent of those who like school very much coul identify the proper agency compared to only fifteen percent of those who dislike school very much -- the percentage of students answering correctly progressed downward in direct relationship to the degree of disliking school. For the 9 year olds the greatest difference in performance is on the items that deal with the average family income and whether or not children from different countries could buy the same things if they were given $5.00.

For the 17 year olds the experience items have different degrees of relationship to the planning items. There is virtually no difference between those who discuss consumer problems with their families and those who do not. There are small differences favoring those who have had high school classes in Consumer Education (80%) compared to those who did not have classes in Consumer Education (76%). Also, minor differences appear for those who watch one-half hour of TV news in different degrees. Those who watch almost every day (79%) have higher medians than those who watch for lesser degrees down to almost never (74%). Further, a slight difference is noted for those who read most of the newspaper. The progression is from those who read it almost every day (78%) down to those who almost never read the newspaper (74%). Slight differences are noted for reading a national news magazine. Those who read it almost every day (81%) compared to those who almost never read it (76%). In all of these items with small differences the relationship is positive, that is, those who have more of the experience have higher medians. The experience item for 17 year olds which results in the greatest degree of difference deals with the part of a newspaper or magazine interests them the most. Those who are interested in sports, comics and news (78%, 76% and 78% respectively) have significantly higher medians than those who are most interested in advertisements (69%). The item which has the greatest difference in this direction is whether they could identify the agency referred to by a political candidate which could lead to the development of a welfare state. Those who read advertisements did significantly poorer (13%)

compared to those who read the news (24%).

PROTECTING

There are no significant median differences by Kind of Community for the protecting content area for 9 year olds. However, there are significant differences for the 17 year olds; the Residential Suburb (78%) and Other Kinds of Communities (78%) are significantly higher than the Industrial Suburb (68%) and Big City (64%). Some of the items which account for this difference are knowledge of where to place money so that it will not be stolen, knowing what lobbyists do for a living and knowledge of the impact of placing false fire alarms.

The sex differences for the 17 year olds on protecting are slight, but statistically significant, in favor of the females (78% versus 75%). Sime items which contribute to this trend are concerned with what happens if someone stays in the sun for too long a period of time, knowing that parents taking a child for an eye examination is a form of protection and what agency to go to if you discover that false or misleading information is given on a television show. The sex differences for the 9 year olds are great. This difference in favor of the females (72% vs. 63%) may be accounted for mostly by three out of the nine protection items for 9 year olds. The items are knowledge relating to survival in the woods, parents getting the child a vaccination as a form of protection, and parents taking their children for an eye examination as a form of protection.

The family occupational status factor shows significant differences in achievement for both the 17 year olds and the 9 year olds. For the 17 year olds the high status group (78%) is the highest performing and the medium status group (71%) is the highest for the 9 year olds. However, for both age groups the medium and high categories are higher than the low status group (17 year olds low status group - 71%, 9 year olds 65%). For the 17 year olds there are four items which contribute the most to these differences in favor of the high status group. The items are knowing the function of lobbyists, that taking out life insurance on the parents'life is a way that the parents protect their children, that when parents tell their children to wear warm clothing in the winter it is a form of protection and knowing that the phrase "satisfaction is guaranteed" does not mean that future trouble will be avoided with a car dealer. The differences between the occupational categories for 9 year olds is accounted for mostly by two items -- one item relates to the knowledge that taking out a life insurance policy on the parents' life is a way of protecting children and the second item is knowing that when parents tell their children to eat less candy they are also interested in protecting them. It is interesting to note for the insurance item that the low status group performs significantly better than both of the other status groups whereas in the item relating to candy the high status group and medium status group perform better than the low status group.

The degree to which the students like school is significantly related to their performance on the protecting exercises for both age groups. For the 17 year olds those who like school to some degree have medians of eleven to twelve percentage points higher than those who dislike school very much. Two of the items with the greatest differences in favor of those liking school very much are the items that concern taking out life insurance on the parents' life as a form of protection and knowing what agency to go to if a neighbor keeps leaving uncovered garbage near your property and refuses to stop doing it. For both of these items there is a fifteen point difference in favor of those liking school very much compared to those who dislike it very much. For the 9 year olds those who like school to some degree (67% - 70%) have nine to twelve percent better median performance than those who dislike it very much (58%). A few of the items that have the greatest contribution to these differences are knowing what to do if someone wants to go to the beach without getting too much sun and that parents helping their children get a vaccination is a form of protection. For background experiences, intra and extra school types, only two for the 17 year olds and two for the 9 year olds reveal any trends or significant differences. For the 17 year olds some degree of reading most of the newspaper (76%) is related to a slightly higher performance on the medians than almost never reading the newspaper (73%). The item which shows the greatest difference between reading the paper almost every day and almost never reading the newspaper is the protection item on being able to identify what a lobbyist does for a living (65% versus 52%). The other background experience item which differentiates on protection is the section of the newspaper or magazine that the students find most interesting. Those who read the comics and news (76% and 79%) score higher than those who read the sports and advertising (71% and 70%). The item which reveals the greatest difference in favor of those reading the news (81%) compared to advertising (69%) and sports (71%) is the one dealing with the appropriate agency to refer to when a neighbor leaves the garbage uncovered near your property and refuses to stop doing it. For the 9 year olds only two of the five experience items are significantly related to protecting. Often talking about sharing with their friends results in significantly higher performance; those who talk with their friends have a median of 69% compared to those who do not talk about sharing with their friends who have a median of 65%. The item with the greatest difference in favor of those who talk about sharing with their friends (64%) compared to those who do not (52%) is understanding that when parents explain the meaning of TV commercials to their children this is a form of protection. The second experience item for 9 year olds which is related to performance is whether they report that their teachers often talk about sharing. Those who say yes have a median of 70% compared to those who say no with a median of 65%. The two items with the greatest difference in favor of those who say yes are the items that relate to the parents taking them for an eyetest and the parents getting them a vaccination.

SHARING

For the 17 year old and 9 year old students the Kind of Community is positively associated with sharing item-performance. For both age groups the Residential Suburban (76% for 17 year olds, 43% for 9 year olds) are the highest scoring Kinds of Communities with the Other Kind of Community in second place. The Industrial Suburb and Big City are third and fourth for both age groups. For the 17 year olds the biggest difference occurs between Residential Suburban and Big City (76% versus 56%, respectively); the source of this twenty point spread can be illustrated by the performance on some of the six sharing items. Residential Suburban students have a score of 82% for being able to identify an organization that collects taxes (IRS) compared to Big City children who have a score of 62%. Ninety-two percent is the score for the Residential Suburban children compared to 75% of the Big City children on being able to identify what would happen if students at a school damaged property. The Residential Suburban children are much more likely to know that one of the major results would be that taxes would go up. For [illegible] year olds the biggest difference occurs between Residential Suburban students (43%) and the Big City students (33%). Two of the three sharing items for 9 year olds account for most of this difference. One item asks the students to identify what will happen if people throw trash and garbage anywhere they please. The Residnetial Suburban students score 43% versus 25% for the Big City children in terms of knowing that the problem of rats in the city would not go away if people threw trash and garbage anywhere they pleased. Also Residential Suburban students (42%) are more likely than Big City students (33%) to know that when children damage schools by breaking windows or writing on walls taxes will go up.

The sex differences for 17 year olds are significant in favor of the males on sharing. The males have a median for the sharing content area of 74% compared to 56% for the females. Two of the items which reflect this difference in favor of the males are knowing the name of an organization that collects taxes (IRS) and knowing that when a candidate said "too many people don't pay their share of taxes" the candidate was referring to the concept of loopholes. No significant differences in sharing by sex for the 9 year olds were found.

Family occupational status analysis reveals that for both the 17 year olds and the nine year olds the medians for the content areas are positively related to status; the high status group at both age levels has the highest performance with the medium status next and the low status last. For the 17 year olds the greatest difference occurs between high status (74%) and low status (65%) groups. Two of the items which reflect this difference are knowing if students at a school damage property (such as breaking windows or writing on the walls) that the taxes are likely to go up, and knowing that in recent times neither political party has openly suggested printing more money so that no increase in taxes is necessary. For the 9 year olds, the greatest differences occur between the high status groups (42%) and the low status groups (32%). The item which accounts for most of this difference is knowing that if people throw trash and garbage anywhere they please that the problem of rats in the city would not go away; 41% of the high status group obtained a correct score on this compared to only 25% of the low status group.

For the 17 year olds liking school is associated with much higher performance in the sharing content area compared to those who dislike school very much. In fact, there is a steady progression from degree of liking to disliking -- like very much - 74%, mostly OK - 71%, mostly not OK - 65% and dislike very much - 58%. Some items that reflect this trend are knowing that taxes will go up if school property is damaged and knowing that neither political party has suggested that printing more money would be a way of reducing taxes. There are no significant differences of comparable importance for the 9 year olds.

For the 17 year olds there is a significant difference in favor of those who discuss consumer problems with their family (71%) compared to those who do not discuss problems with their families (68%). The item which contributes the most to this difference is knowing that if some people don't pay the taxes they owe, one's own family might have to pay more. No such differences appear for 9 year olds who often talk about savings with their family, friends or having teachers who often talk about sharing. For 17 year olds watching a one-half hour TV news program shows some relationship to sharing item performance; some degree of watching (68% to 72%) the half-hour TV news results in somewhat higher scores than almost never watching (62%). The item that has the greatest difference in favor of watching almost every day versus almost never watching is the sharing item which indicates that printing more money so that no increase in taxes is necessary does not represent a position of either political party. Fifty-five percent of those who watch a one-half hour TV news program almost every day have a correct score compared to only 44% who almost never watch. Also, for 17 year olds the degree to which a student reads a national news magazine (almost every day - 74%, at least once a week - 75%, almost never - 66%) is associated with median performance. The item that reveals the greatest differences in favor of those who read it almost every day (71%) compared to those who almost never read a national news magazine (51%) was again the item on printing more money so that no increase in taxes was necessary. The last item that reveals significant differences in experience for the 17 year olds is the section of the newspaper or magazine that they find most interesting. Those students who read sports, comics and news tend to score significantly higher than those who find the advertising most interesting. The greatest differences occurred between the news (72%) versus the advertising (62%) interest types. An example of an item which reveals this difference is knowing that an organization that collects taxes is called the IRS (the news readers score 77% correct on this item compared to the advertisement readers scoring only 61%). For the 9 year olds only one experience item shows any relationship to performance and that is whether they often watch Saturday morning TV or not. Those who watch TV (37%) are less likely to answer correctly on sharing items than those who do not (41%). However, this median difference is not reflected in one of the sharing items which probes what happens if some people don't pay taxes that they owe. We find 70% correct for those who often watch TV compared to 62% for those who did not.

V. VALUE ORIENTATION FOR 9 AND 17 YEAR OLD STUDENTS

In addition to the knowledge and understanding objectives, values are built into specific items. On five of the six content areas some items have been administered in identical form to the 9 year old and 17 year old age groups in order to facilitate comparisons.

BUYING

There are two items that deal with buying that are asked of both age groups. Both items show significant age group differences. One of the items shows a significant difference in terms of whether the students enjoy TV commercials; the 9 year olds are more likely (48%) to indicate that they enjoy TV commercials than the 17 year olds (26%). The second item which shows significant differences on buying also deals with television commercials. The 9 year olds are more likely (53%) to indicate that they want to buy what they see on the television commercials than the 17 year olds (32%). Therefore, we can conclude that the 9 year olds both enjoy more and want to consume more of what they see on television than 17 year olds

INVESTING

Both age groups were asked how they feel about saving money. There is a significant difference between the 9 year olds and 17 year olds; 78% of the 9 year olds indicate that they think it is a good thing because when they want something they will have the money, compared to 94% of the 17 year olds. Also, the two age groups were asked why people collect things. The 17 year olds are more likely to note that people collect things both for pleasure and the possibility of the things being worth more in the future (45% for the 9 year olds versus 73% for the 17 year olds). The 9 year olds for this item on collection are more likely to indicate that people collect things because it is fun and you can learn about things (32% for the 9 year olds versus 11% for the 17 year olds).

PLANNING

Both the age groups have been asked to imagine that they want a bike that costs $50.00, and that they only have $5.00. Knowing how they are with money, what would be their thoughts? The 9 year olds are more likely to indicate that they would ask their parents to put the money in the bank until they get the entire $50.00 (23% for the 9 year olds, 20% for the 17 year olds). The 17 year olds are more likely to indicate that they would forget it and spend the $5.00 (9 year olds - 3%, 17 year olds - 15%). This finding reduces the impact of the 17 year old's almost unamimous support of saving; saving is a good thing, 94% for 17 year olds versus only 78% for the 9 year olds.

PROTECTING

Both groups have been asked to identify statements that they think are ways in which parents protect their children. The most significant differences between 9 and 17 year olds occur for: (1) the item "help them to choose certain TV shows"; the 9 year olds were less inclined (59%) than the 17 year olds (71%) to think that this is a way that this is a way that parents protect them; (2) the item "get them a vaccination" (9 year olds - 67%, 17 year olds - 96%), and (3) the item "take out life insurance on the parent's life" (9 year olds - 23%, 17 year olds - 73%).

SHARING

Both age groups have been asked a question concerning a partnership with a friend; they sell plants and flowers and they work three hours while their friend works only one hour. They make $4.00 selling the plants and flowers. They decide how much they should give to their partner. The 9 year olds are more likely to give the other person one-half of the money (9 year olds - 27%, 17 year olds -14%) even if they do not do one-half of the work. The 17 year olds have a greater tendency to pay in proportion to the work put in (9 year olds - 58%, 17 year olds - 79%).

VI. CONSUMER NEGOTIATION

A consumer negotiation situation and script (see figure 12) is designed in order for the 17 year olds from four different Kinds of Communities to observe simulation between a salesperson and a customer. Eight different factors of intimidation or influence over the customer are built into the negotiation. These factors of intimidation are obtained from previous research by Dr. Stanley S. Clawar and appear in the Journal of Consumer Affairs, Fall 1977 issue in an article entitled "Patterns of Intimidating the Consumer". The eight basic factors used in sales interaction are knowledge factors, control of communications, economic labeling, reciprocation expectation status assertion, trust or friendship technique, "get it while they last" technique and discount or sale trick. An example of each factor is listed below:

Knowledge Factor - Use of jargon or technical language. Phrases like "you know" or "Didn't you know?"

Control of Communications - Control initiation, progress and termination of talk. Involves body language. "May I call you to ...?"

Economic Labeling - Implication of consumer cheapness. Use of word "only", in "The eight package option is only $23.80."

Reciprocation Expectation - Customer expected to buy due to time, effort, or travel put in by salesperson.

Status Assertions - Group associated techniques. Use of movie stars and celebrities. "Everyone is ..." "The Best."

Trust or Friendship Technique - Salesperson simulates friendship. "You trust me, don't you?" "I'm giving this to you because I like you."

"Get It While They Last" - Last day of sale. "I can't offer you this price after today." "As a show of faith, why don't you leave a deposit?"

Discount Trick or Sale Item - Implies special price. False mark-up, so no real discount. "Don't tell your friends about this."

After the students experience the negotiation scene they are presented with an itemized question sheet asking them for their responses to different aspects of the negotiation. They are questioned on details of the purchase, questions that were and could have been asked, how a purchase like this influences family, individual, and society and how they would conduct themselves in the situation, as well as general questions about consumer problems in their community. This structured response sheet format is followed by a thirty minute interview with groups of students (which range from six to twelve in size).

"Did the buyer ask all of the questions that you would have asked?" In response to this question the females (57.8%) are more likely than the males (44.2%) to say "yes". The high status occupational group (52.5%) is more likely to answer "yes" than the medium status group (46.3%). In this analysis, the lowest status group (71.4%) is most likely to answer yes, but because of the low number of respondents the low status group will not be referred to in further data analysis.

FIGURE 12

Script for 17 Year Old Consumer Negotiation

INTRODUCTION AND DIRECTIONS: We would like to get your help in understanding more about how young adults view consumer problems. You are going to observe a scene dealing with consumer education. Please watch and listen carefully. After its completion we will ask you for your observations and opinions.

(SITUATION: Customer enters automobile showroom.)

CUSTOMER: I'm interested in a car.

SALESPERSON: Did you have any special model in mind?

CUSTOMER: No, I'm open to different possibilities

SALESPERSON: This color is pretty.

CUSTOMER: How about the gas mileage?

SALESPERSON: The M.P.G. is very good.

CUSTOMER: How good is very good?

SALESPERSON: The best in its class. It has fuel injection and no catalytic converter.

CUSTOMER: What's the cost of the car?

SALESPERSON: $3,000 with all factory equipment and your neighbors will sit up and take notice when you drive up in this.

CUSTOMER: What is all the factory equipment?

SALESPERSON: It's listed in the window sticker.

CUSTOMER: How about the service intervals?

SALESPERSON: They are 6,000 miles apart or about twice a year. You could even extend them more if you want.

How will you be financing it?

CUSTOMER: Through my bank. What about the warranty?

SALESPERSON: I can see you are a man of action. Won't you come into my office and have a seat?

(Customer and Salesperson in the Office.)

SALESPERSON: Now let's see -- we have model 2-R. That's $3,465.

CUSTOMER: But I thought you said $3,000.

SALESPERSON: Oh, yes, but we have freight, dealer preparation, tax and tags and title.

How about a radio -- usually a basic option. It's only $75.50.

CUSTOMER: Well?

SALESPERSON: Listen, why don't I mention the low cost options that you could put on your car: Side molding $14.50 -- it protects your car. White walls only $40.00. Radials -- a special offer at $90.00, automatic transmission -- $210.00.

CUSTOMER: So, what's the total cost -- now?

SALESPERSON: $3,750.66 signed, sealed and delivered. I have enjoyed all of the time we have spent together. I have learned a lot in working up these papers and estimates even though I am the salesperson. Now if we can have a deposit of 10% to hold your car

CUSTOMER: Well -- I'd like to think about it.

SALESPERSON: I can't say how long I'll have it at this price.

CUSTOMER: Are you giving me a discount?

SALESPERSON: Frankly, cars today can't be discounted. Our overhead is such that we can't and we are already selling at rock bottom prices.

CUSTOMER: I'm sorry, but I think I may be able to do better.

SALESPERSON: Okay, let me talk to the salesmanager. (Salesperson leaves the room and simulates a talk with the salesmanager and returns) Okay, I tell you what, I'll throw in the AM radio for free. Trust me, this is the best deal you'll get anywhere. But one thing -- please don't tell your friends about this because I just can't give this to everyone.

CUSTOMER: Well, I think I might look into a used car. Do you have a used car lot?

SALESPERSON: Yes, we do.

END OF SCENE

Questions students would raise in the negotiation. A follow-up question is asked for those people who respond "no" when asked if all the questions posed by the buyer or the customer are to their satisfaction. Students are asked to indicate what questions they would raise. Overall the most common category of response relates to functioning and efficiency considerations. About 30% of the females and 37% of the males respond that they want to know more about the miles per gallon, the size of the engine and test-drive circumstances. Although the males and females agree on the priority of this item they differ on other points that they would like to raise. The second highest category for females was "more precise and other" (30%) which includes how long the car had been on the lot, how many cubic feet of space it has, considerations of general advantages and disadvantages of the car, etc. However, the second highest category of concern for males relates to cost (26.1%); this category was third in order of concern for the females (26.7%). The lowest category for further questioning for the females is warranty and service related (13.3%) whereas the lowest category for the males is "more precise and other" (15.2%). The males are slightly more concerned about warranty and service (19.6%) than the females (13.3%).

This same item relating to further questions the students would ask if they are in a negotiation situation is also analyzed by occupational status. Of all the categories of questioning the greatest difference between the occupational statuses is for functioning and efficiency, with the high status group having 27.8% listing this compared to 47.2% for the medium status group. However, the high status group is more concerned with cost (30.6%) than the medium status group was (22.2%). The high status group is also more concerned with warranty and service (19.4%) compared to the medium status group (8.3%). Both status groups are about equally concerned with "more precise and other" in the interaction process, (22.2% for the high status group versus 19.4% for the medium status group).

Details of the salesperson's presentation. The next item on the structured questionnaire in response to observing the negotiation scene was whether the students felt that the salesperson is willing to give all of the details. There are no statistically significant differences between the responses of the males and the females, the majority of both groups feel that the salesperson is not willing to give all the details. In other words, 90.1% of the males and 86.7% of the females are able to correctly identify the general style of interaction that the salesperson is presenting. Also, the occupational groups are similar in their response to this item. Only 10% of the high status group feels that the salesperson gives all the details and 12% of the medium status group.

Students' Perceptions of the Negotiation - Influence on family, individual and society. The next item in the questionnaire deals with the students' reactions to how a purchase like this might influence the family, the individual making the purchase and society in general. In terms of the impact this purchase has on the family, the responses are clustered into seven different categories: economic, status, affective domain, effect shopping patterns, family not getting what it wants, little effect and no response or uninterpretable. The differences between males and females are not great according to these categories although the females (8.9%) show a slightly higher concern with the affective domain or attitudes and feelings compared to the males (4.7%). Attitudes and feelings are exemplified by the purchase making the family feel better and happier, the family will like it and if the purchase turns out to be a lemon the family would be "bitter". The males show a somewhat higher concern (41.9%) with the economic influence on the family than the females (35.6%).

The perception of the impact of the purchase on the family are of larger magnitude when analyzed by occupational categories. The high status group (47.5%) shows significantly more concern with economic impact than the medium status group (29.3%). Also, the high status group (12.5%) tends to think that this will effect shopping patterns more than the medium status group (7.3%) does. This notion of influences on shopping patterns includes responses relating to the family buying things without checking for details, that the family can be easily "conned", and family might hear of "bargains" that the buyer receives and would go there looking for another "bargain".

The second aspect of the impact question is in terms of the influences the purchase might have on the individual. In general, males and females both note the economic impact as the greatest (females - 28.9%, males - 27.9%). Both sexes agree that the impact of this purchase may be to limit the person's budget and could saddle them with the burden of paying for a car or that they will have "to make a lot of payments". Some students are even aware of the fact that a purchase like this could mean that individuals would have to sacrifice other things. Although males and females agree on the economic dimension, they do manifest differences on other impact considerations for the individual. Females were more concerned with the individual being "ripped off" or "conned" (19.8%) compared to males (9.3%). Also, females are more likely to see this negotiation as a learning experience for the individual (13.3%) compared to the males (2.3%). The males have slightly higher concern in the affective domain (18.6%) compared to the females (13.3%) -- this includes the individual feeling that he is receiving a good deal, that the individual will like what the dealer says about the car or feeling bad after the purchase and realizing that he has made a mistake.

When looking at the impact of this negotiation on the individual in terms of occupational categories we note that there is one response area that is significantly different -- the high occupational category is much more concerned with economic impact (37.5%) compared to the medium occupational category (19.5%). The medium occupational category tends to be slightly more concerned (17.1%) than the high occupational group (10.0%) with the individual being "ripped-off" or "conned".

The third area of impact is in terms of how the students think that this purchase influences the society in general. Their responses are clustered into eight categories -- hurts dealers, reflection of societal corruption or "rip-off", status or influence factor, economic, efficiency, knowledge factor or causes consumer caution, no effect and no response or uninterpretable. It is significant to note that over one-third of both males and females have no response to this item. For those who do respond, there is agreement between the sexes that this negotiation is a reflection of societal corruption or, as the students say, "rip-off" (females 22.2% compared to 18.6% of the males). Females are also more likely to see this as an aspect of status consumption (11.1%) comapred to the males (4.7%), whereas the males (16.3%) are more likely to see this as having an economic impact compared to the females (13.3%). The males (9.3%) are more likely to see this as a cause of consumer caution than the females (4.4%).

There are some significant differences between the views of the different occupational status groups in terms of the impact this negotiation would have on society. About 44% of the medium occupation group do not respond at all to this item, as compared to about 28% for the high status group. Of those who do respond, the medium status group (12.2%) is more likely to see the dealers being hurt by this kind of negotiation compared to the high status group (2.5%). The high occupational status group is more likely to see a societal impact in terms of this purchase influencing status. That is, that individuals will buy cars because their neighbors do, or in order to show their own social importance. The area of greatest difference between the occupational groups in terms of the impact on society is for the economic factor, 25% of the high status group compared to only about 5% of the medium status group perceive the impact as economic. This includes the ideas that more money is flowing in society, that prices are too high, that more money in the economy makes the economy better, it makes prices rise and that these purchases take money out of the bank.

Should the purchase be made at this particular dealer. After observing the negotiation the question arises as to whether the buyer should make the purchase at this particular dealer. There are no sex differences in response to this item, but both groups are extremely high in saying "no" (males - 95.4%, females - 91.1%). Also, there are virtually no occupational differences.

Students are further asked to discuss their responses as to why one should or should not buy the car at this dealer. Their responses are clustered into five categories -- deceptive factors, knowledge factors, buyer unsure/buyer doesn't feel right, comparative shopping and no response. The significant differences between males and females are accounted for mostly by one of the response categories -- the category of deceptive factors reveals that females (60.4%) were more likely to be concerned about this than the males (48.9%). There are also some interesting differences by occupational categories. The medium occupational category (58.7%) are more likely to be concerned about deceptive factors than the high occupational status group (50.0%). The medium status group (26.1%) is more concerned with knowledge factors compared to the high status group (13.0%). Knowledge factors include the ideas that salespeople do not give any answers to questions, that they do not actually tell the gas mileage or discuss other taxes and, in general, they do not satisfactorily answer consumer questions. However, the high status group is significantly higher on the comparative shopping concerns (23.9%) compared to the medium status group (8.7%). Comparative shopping refers to the idea that buyers should look around at other dealers to find the most reasonable price. The students feel that if this particular dealer is the first dealer the buyer could always go back.

Did the Salesperson try to manipulate the buyer? The next item that the students are asked to respond to is whether the salesperson tried to manipulate the buyer at all. There are no sex differences. Both sexes predominately answer "yes" (males - 90.1%, females - 93.3%). There is some difference between the occupational groups. The high occupational group (97.5%) is more likely to think that the salesperson is trying to manipulate the buyer than the medium occupational status group (with 87.8% responding yes).

The next item deals with the students' perceptions concerning the manipulation of the buyer. This is an open-ended item and the responses are clustered into six categories -- didn't give straight answers, couldn't tell friends, time element/rush buyer, free radio offer, price and no response or uninterpretable. There are no sex differences except for the category of price, where the males (25.5%) are more likely to see this as a manipulation factor than the females (18.6%). However, both groups are in agreement in their reaction to the use of the radio (females - 23.7% versus males - 25.5%) as a manipulation technique. This relates to the salesperson offering to throw in a $75. radio in order to close the deal. The other area of significant agreement between the sexes is that the salesperson does not give "straight answer" (females - 22.1% versus males - 21.3%). There are some interesting findings for the occupational status groups in terms of how they think the buyer is manipulated. Both status groups rank the radio as the highest manipulation concern (medium status group 26% versus high status group 23%). Their second highest category was "didn't give straight answers" (medium status group - 24.0% versus high status group 20.8%). Differences of some magnitude appear in relationship to the factor of rushing the buyer. Only 4% of the medium status group think that this is a manipulation factor whereas 20.8% of the high status group cite rushing the buyer as manipulation. Also, the medium status group (26.0%) is more concerned with the price as a manipulation tool than the high status group (18.8%).

In general, how can a buyer protect herself or himself? The next item is one of more general concern; students comment on what a buyer could do to protect herself or himself from consumer problems in general. The open-ended question was clustered into eight different responses -- have a receipt, knowledge factor/be aware, comparative shopping/others opinions, economic, agencies-guides-legal action against producer, consumer assertiveness, don't know and no response. There are significant differences by sex in terms of what buyers should do to protect themselves. Females (37.3%) are more concerned with knowledge factors and being aware than the males (20.4%). However, the males are higher on comparative shopping concerns (36.7%) compared to females (29.4%). The males (14.3%) are more oriented toward the use of agencies, guides and legal action compared to females (7.8%) and also more likely to suggest consumer assertiveness (males - 20.4% versus females 9.8%). It is significant to note that in this item males and females have a very low non-response rate (males - 6% and females - 8%). In other words, over 90% of both sexes feel that something could be done to protect oneself from consumer problems in general.

Differences by occupation are also significant. The high status group is more oriented toward knowledge factors (34.0%) compared to the medium status group (20.9%). Both occupational groups agree (about one-third) that comparative shopping is an important means of protection. Two response categories that show big differences are agencies-guides-legal action category where the medium status group scores 23.3% versus the high status group of only 2.1% and the category of consumer assertiveness which shows a reversal for occupational status groups with the high status group having the most concern (21.3%) and the medium status group a lower concern (7.0%).

What would you like to know more about as a consumer? The students are also asked "what would you like to know more about as a consumer". Their responses are clustered into nine basic categories -- retail/wholesale costs, agencies/protection/rights/legalistic, credit, car, economic, quality/value, commercials, general and no response. The males and females are in agreement, being most interested in knowing more about agencies and their legal rights (females - 26.4% versus males - 20.5%). The males are more interested in knowing about cars (22.7%) compared to the females (9.4%). The males are also more interested in knowing about quality and value considerations (13.2%) compared to the females (4.6%). Males (20.8%) are more interested in general items such as medicines and vitamins that are on many store shelves compared to females (11.4%). It is interesting to note that neither sex is really interested in knowing about credit (females - 1.9%, males - 0.0%) or commercials (females - 1.9%, males - 0.0%).

Differences by occupation, in terms of what the students would like to know, are also significant. The higher level status group is more interested in knowing about agencies and protection (27.1%) than the medium status group (14.3%). Also, the high status group wants to know more about cars (20.8%) than the medium status group (9.5%). Neither group is very concerned about credit, commercials or economic considerations. Economic considerations include keeping prices low and taxation on the state and federal levels. The high status group is more concerned about quality and value (12.5%) than the medium status group (7.1%).

Name agencies that exist to help the consumer. Students are asked to indicate what agencies exist to help the consumer. They are asked to name as many as they know and if they do not know any to say, "I do not know". Responses are clustered into seven basic categories -- federal, state and local consumer protection agencies; Better Business Bureau; insurance companies and banks; mass media, general; don't know and no response. By far the most common citation for both males and females is the Better Business Bureau (males - 37.0%, females - 33.3%). If the categories of "don't know" and "no response" are combined we note that 30% of the females fall into these two categories compared to about 22% of the males. Males are more likely (16.7% to cite mass media compared to the females (7.4%). Student reference to mass media includes consumer's union, television stations, consumer reports, magazines, telephone numbers they could call for help and something named "Call for Action". Neither sex cites insurance companies and banks to any degree. About 19% of the males compared to 15% of the females cite different levels of government as sources for help.

There are no significant differences by occupation except for one which relates to government agencies at different levels -- the high status group (20.4%) is more likely to cite this than the medium status group (13.2%). Both groups are likely to see the Better Business Bureau as the most common source of help.

Students are asked if they have ever personally used or have had any type of contact with any consumer agency, groups or organizations. There are no significant differences between males and females, but the overwhelming majority of both sexes say "no" (males - 88.4%, females - 91.9%). Also, there are no significant differences between the two occupational groups in terms of whether they have had any type of contact with consumer agencies (the high occupational status group - 90% no, the low occupational status group - 87.8% no).

VII. PARENT'S VIEWS OF CONSUMER PROBLEMS, CONCERNS AND INTERESTS

Parents from four different kinds of communities are represented in the interviews in order to determine their consumer interests, concerns, problems and knowledge of their children's consumer experiences. The parents were extremely cooperative and enthusiastic in their discussions. The concerns that the parents demonstrate during discussions could be categorized in terms of the same content areas with which the students were presented in their pencil-and-paper assessments. The parents demonstrate the most concern with buying, borrowing and sharing and less concern with the areas of protecting, investing and planning.

BUYING

Parents indicate having problems with automobile servicing, home repairs (siding, gutters, roofing and additions), groceries, door-to-door salespeople and increasing costs of commodities in general. Those living in small towns make more frequent references to the problems of monopolies because of the fewer number of stores from which to select products. Many in the smaller communities shop in adjacent communities to obtain better buys. Parents indicate a strong concern with the value of the dollar, dysfunctional toys and "junk foods". It is apparent that the inflationary spiral of recent years contributes to these concerns with the value of the dollar. Parents wish to know more about the bargaining process, consumer agencies and their legal rights (especially in terms of contractual obligations and terminations).

Particularly important to the parents in their area of greatest concern, buying, are the aspects of advertising which they feel are particularly geared toward unduly influencing their children. Parents indicate that they are under great pressure to satisfy the needs and desires of their children as a result of the impact of TV. In fact, the parents regularly requested information on how to respond to this kind of intra-family pressure.

The second major concern under the content area of buying is in terms of the influences of rising costs of commodities in general on their life style. Many parents indicate that their rather small amount of discussion under the category of investing is due to the fact that they have used up a lot of their money reserves and are unable to develop further assets because of increasing costs. The third major concern that the parents have under buying is the rights and responsibilities of buyers and sellers. They want to know under what conditions they have to pay their bills if, in fact, the services or products are faulty. The other components of buying which include consumer buying practices, labeling, medium of exchange and types of business establishments are not mentioned as frequently.

BORROWING

The second greatest concern for parents may be classified under the general content area of borrowing. Because of the parents' great concern with increasing prices and the proliferating demands of their children to purchase various commodities, borrowing is a central concern. Under the content area of borrowing, we find concerns with credit, credit charges, credit risks, interest, and to a lesser degree, banking systems, lending institutions, types of borrowing and bankruptcy. By far, the greatest concern is the increasing pressure to buy on credit while at the same time indicating a decreasing desire to overextend the family resources. A number of parents have set maximums on credit purchasing or have, in fact, destroyed their credit cards. Parents reveal that many of their children believe that credit cards can be used as a substitute for money (this is verified by the pencil-and-paper measurements noted earlier in this report). Parents disclose that their children think that if the family funds run low that parents can always "go to the bank". There seems to be no necessary connection between borrowing money and having to incur debt for this service. If the children do perceive that it must be paid for, they do not feel that it is as much of a problem as the parents do.

SHARING

Included in the content area of sharing are the considerations of possessions, responsibilities, rights and taxes. Parents specify that taxation, including local, state and federal is becoming impossible to bear. There is a great deal of interest in the quantity of taxation as well as questioning the allocation of taxes in terms of services received and returned. There is a great desire to know how priorities are determined in terms of local, state and federal allocations.

PROTECTING

Included in the content area of protecting in the Newburyport Guide are conservation, environment, government programs, health, insurance, protection agencies, safety-measures, social security and wills. The major areas in parent discussions are protection agencies and health. The parents do not manifest a great deal of information about agencies, but do note a desire to have information on where to go and how to conduct oneself in time of consumer crisis. Health and health related costs are a major concern and, in fact, many parents say that they are unable to maintain the quality of health care because the costs of health care are increasing more rapidly than their own increments in wages or salaries. Interestingly, virtually no discussion centers on future concerns in terms of social security and wills. This probably fits in with some national research that shows a significant majority of the population does not have a legal document called a will. Those from KOC's with a more urban context feel that crime is one of the major protection concerns. Many residents agreed that the quality of life in a community is directly related to the fear of crime.

INVESTING

Investing includes bonds, education, health, money, real estate, stocks, talent and time. The major areas of concern here for the parents are the education of their children, the decreasing value of money, the problems in maintaining real estate values and home repairs, and keeping up with health costs. By and large, parents say that saving accounts, bonds and other forms of savings are at a minimal level due to inflation and recessionary problems. The parents do feel that education is of great importance to the lives of their children and they see it as an investment in the children's future. Related to this is their frequent request that more consumer education training be inaugurated and/or continued in the schools in order to prepare their children for the future and what the parents call "real life problems".

PLANNING

The last content area that the parents' responses could be categorized under is planning. It is also the area which receives the least amount of concern and discussion. Planning includes budgeting time and resources, decision-making, ecology establishing priorities, family life cycle, government agencies, hobbies, use of leisure time and wills. When parents discuss aspects of this content area they are most likely to center on budgeting time and resources (usually at the suggestion of the interviewer). The concern with budgeting is present, but most parents (about 80%) say that they do not know how to budget, had tried budgeting and it failed, do not really consider budgeting a reality or some other perspective which reveals that budgeting is not a significant activity within the family context. Discussions reveal that there is a problem in establishing priorities within the family as to how money would be spent. During some months there are limited resources and children would make requests and/or demands for certain commodities. This often conflicts with parental perspectives on where the resources should be allocated. It becomes clear from the assessment that if parents establish priorities, and communicate these priorities to the children, that it might solve some of the conflict situation. About twenty percent of the parents report using this style, and other parents reacted positively indicating that they would like to incorporate it within their life style.

At the end of each discussion the assessment personnel provided a question and answer session where the parents could have some response to their concerns and interests. Out of this format came the request from the parents for more "training sessions" on basic facts of consumer life for them and their families. An example is a parent who asked how she could save more at the grocery store. The interviewer indicated that research shows that parents who shop every two weeks instead of every week save a significant amount of money; all the parents were interested and surprised. Furthermore, the interviewer informed the parents that carrying a small calculator with them to the supermarket could result in real savings, because research indicates that an overcharge may occur anywhere from fifteen to forty percent of the time. Parents again were interested and expressed a strong interest in obtaining more of this kind of information.

VIII. PLANNING AND BORROWING: AN EXPLORATORY STUDY OF 9 YEAR OLDS

THE STUDY DESIGN

Nine year old students from different Kinds of Communities were selected to participate in an exploratory study of two major areas of Consumer Education. The areas involved in the structured interviews which were pilot-tested on a sample of students from similar ages and backgrounds focus on the planning and borrowing areas. The students are individually presented with an oral situation and asked to freely discuss their opinions, information and value perspectives. Data are analyzed by male (n=21) and female (n=23) categories.

FIGURE 13

THE STRUCTURED INTERVIEW CONTENT

Situation #1 - John is in the fourth grade. He wants to go to camp this summer just like his friend and his parents said that they will send him if they can. In the spring the dentist told John's parents that John needs braces and regular dental visits. John's parents do not have enough money for dental care and for camp. Do you think John's parents should hold-off dental visits and braces until next year and use the money to send John to camp?

Why?

Situation #2 - Mary's mother works every day during the week, but she told Mary she could have a birthday party on a Saturday if she planned it herself. What should Mary think about in her planning? Why? Have you ever planned a party?

Situation #3 - The Smith children want a dog, but their parents say the children are not responsible enough to take care of a dog. Do you think the children can change their parent's decision? If so, how? If not, why not? Have you ever tried to change your parent's mind? How did you do it?

Situation #4 - Sam promised Eddie that he would help Eddie fix his bicycle on Saturday. Sam's other friend, Tom, called Friday night to invite Sam to a basketball game on Saturday. Sam would like to go to the basketball game. What should Sam do? Why?

Situation #5 - This item as it appears on the code sheet format (see Data Guide in Consumer Education) has been deleted from analysis due to vagueness of responses.

Situation #6 - The fourth grade put on a play for the rest of the school. The scenery wasn't finished, the curtain wasn't opened and closed at the right time and many of the fourth grade children did not know what they were supposed to do. What do you think are possible causes of the poor performance? Why? Could it have been one person's fault?

Situation #7 - Name two presents that you could give to other people that you would not have to buy (at the store).

Situation #8 - Susie wants piano lessons, but her parents said they would not fit in the budget this year, and that maybe she would be able to take them next year. What did Susie's parents mean? Why did they say maybe next year? Is there anything that could have been done this year?

Situation #9 - Think of somebody to whom you would lend things. Why would you lend to this person?

Situation #10 - When John tore a page in a library book he said, "Oh well, it doesn't matter, it's not mine." Do you agree? Why?

Situation #10A - Is borrowing a book from the library the same as borrowing money from the bank?

Situation #11 - How does the public library get books to lend?

Situation #12 - Your mother and father said the family would take a trip this summer, but that it would have to be planned early. Do you think it is necessary to plan the trip early? Why?

Situation #13 - When you hear the word planning, what does it mean to you?

Situation #14 - What are you very good at planning?

Situation #15 - What are you not so good at planning?

NOTE: Situations 1 through 8 and situations 12 through 15 deal with the planning process. Situations 9 through 11 deal with the borrowing process. Each student's response to the situations is coded in accordance with general objectives established for each item.

RESULTS FOR PLANNING

Planning situations are designed to obtain information for the general objectives of accepting the conflict of needs vs. wants, awareness of the necessity for advance planning, recognizing planning as a decision-making process, ability to communicate an honest and realistic approach to obtaining a want, respect for the needs and wants of others, cooperative effort, recognize environmental resources, operational definition of budget, recognize that needs and wants are satisfied through established priorities and perception of strong and weak points in personal planning style.

Accepts Conflict of Needs and Wants

In the first situation where children are asked to choose between having to go to the dentist versus the desire to go to summer camp, it is interesting to note that about 90% of the students do recognize that a choice must be made (males - 90.5%, females - 91.3%). As part of this question the studetns are asked why they chose a particular response to go to the dentist versus going to camp. Again, about 90% indicate that health needs have priority over social needs or going to camp.

Awareness of Necessity for Advance Planning and Recognizing Planning As a Decision-Making Process

In the situation where children were presented with a child who was told that she could have a birthday party if she plans it herself, the students indicate by their responses that they are aware of the need for advance planning. Females (87.0%) are somewhat better in recognizing this need than males (76.2%). However, this may be due to the nature of the example, a birthday party, in which most families probably involve the girls more than the boys (as part of their socialization process). It is noteworthy that as a second general objective for this situation the assessment was concerned with whether the students see planning related to the party as part of a decision-making process in general. Both males (52.4%) and females (56.5%) are not as aware or do not recognize planning as part of a decision-making process to as great a degree as they recognize some other objectives that relate to the content area of planning.

Communicates an Honest and Realistic Approach to Obtaining a Want

Part of being able to plan includes the ability to communicate an honest and realistic approach to obtaining a particular desire. In order to gather data for this general objective a situation was presented to the students concerning a child who wants a dog, but their parents say they are not responsible enough to take care of the dog. The children are asked if they think they can change their parents' decision, if so, how, and if not, why not? There are large percentage differences between the females (60.9%) compared to the males (33.3%) who could be classified as having a realistic approach. Involved in a realistic approach are the considerations of understanding the reasons for the other person's opinion, the awareness of how and when to enter into certain kinds of discussions, the idea that by demonstrating more responsibility with other tasks and people that the parents may be willing to change their minds and even sound reasons as to why the children cannot change their parent's mind. The students had to demonstrate some awareness of a process that it is involved in influencing other people's decisions in terms of a personal desire on the part of the student.

Personal Value System and Respect for Needs and Wants of Others

In order to assess whether the students have personal values that include respect for the needs and wants of others a situation was presented to them concerning a child their age who had promised another child that he would help fix a bicycle on a particular day. However, the helper received a call to go to a basketball game on the same day. There was an obvious conflict; the child would like to go to the basketball game, but has already made a committment to being a helper. The students are asked what this helper should do and why. Again, the females show more of a value system that includes respect for the needs and wants of others than does the system of the males (females - 82.6%, males - 61.9%). Most of the responses of those who said they would continue to help are based on the idea that they "promised" and therefore have a responsibility.

Cooperative Effort

Another dimension of planning involves understanding why cooperative effort is needed. In order to assess this general objective in the content area of planning, a situation was presented to the students which involves a fourth grade putting on a play for the rest of the school. The students are told that the scenery wasn't finished, the curtain would not open and close at the right time and many of the fourth grade children just did not know what they were supposed to do. The students participating in the assessment are asked what they think the possible causes of this performance could be. If they respond in a way which demonstrates that group problems are the result of dilemmas in cooperative efforts, they would receive a "yes" for this general objective. In general, both males and females scored very poorly in terms of their ability to mention any reasons why cooperative effort is needed. Again, in this aspect of planning the females (43.5%) score higher than the males (19.1%). In other words, females are more likely to mention reasons which include poor supervision, teacher-student relationships and other responses which are based on an understanding that interactions among people can cause group problems.

Recognizes Resources Available in the Environment

In order to have a fuller understanding of planning the students should be able to recognize that there are certain resources available in the environment. The students were presented with a basic question -- could they name two presents that could be given to another person that you would not have to buy at the store? Again, we find females scoring higher in their ability to recognize an aspect of planning than the males; ....

(female students - 82.6%, male students 61.9%). Most of the responses for both sexes that are involved in recognizing resources relate to making arts and crafts and, secondarily, using natural resources and giving gifts that you received yourself. Children who mention giving away gifts that they receive often noted that they would do so because they themselves could not use or did not like them. Males were more likely to use this reason than females.

Operational Definition of Budget, Recognizes That Needs and Wants are Satisfied Through Established Priorities

One of the major aspects of planning involves the conception of budgeting. This includes budgeting of time, money and other resources. In order to obtain some insight into the student's understanding of budget they were presented with a situation where a girl their own age wants to take piano lessons but her parents say that lessons would not fit in the family budget this year. Students are told that the parents say that "maybe she will be able to take the lessons next year". What did the girl's parents mean by this statement? In other words, the students had to answer the question "Why did they say maybe next year". The majority of females (73.9%) and males (66.7%) do have an operational definition of budget. This involves an understanding of the idea that there is not enough money in the family and/or possibly that there might not be enough money for next year. As part of the discussion of this question, the students were asked if there was anything that could be done in order to obtain the piano lessons this year. In discussing this, the students are assessed in terms of their ability to recognize that needs and wants are satisfied through established priorities. In other words, there are decisions made in a family which may take precedence over individual desires. Both males and females score fairly low compared to other planning items (females - 47.8%, males - 38.1%). The general pattern for both of these objectives in the piano incident follows the trend for females to score higher on all aspects of planning than males.

Planning is Necessary for Effective Decision-Making, Value of Working as a Group

Another situation was presented to the students in order to assess their understanding of the necessity for planning as part of effective decision-making. Students were presented with the idea that their parents would like to go on a summer trip but have said that it would have to be planned early. Do you agree that it is necessary to plan the trip early and why? The female students (69.6%) are more likely to agree that planning is necessary for effective decision-making compared to males (57.1%). However, the second general objective for this question of illustrating the value of working and planning as a group are equally low for both sexes (females - 30.4%, males - 28.6%). It is interesting that the majority of the students think that planning is necessary for effective decision-making but cannot illustrate the value of working and planning as a group. Most of the students who indicate that it is necessary to plan in this situation make reference to the necessity of making reservations, planning vacation schedules, and lastly, allocating needed resources.

Definitions of Planning

The students are asked "When you hear the word planning what does it mean to you?". This question related to the general planning objective in terms of the ability to explain the need for planning. When students gave their own definitions, they were asked to discuss it and provide examples. Again, as in virtually all other aspects of planning, the females score higher than the males (females - 69.6%, males - 38.1%). The females are more likely to say that planning was thinking ahead, knowing what you are going to do and why, knowing what will happen and being able to schedule.

Students' Perception of Strong and Weak Points in Planning

In order to obtain some general insights into what students think are "strong" and "weak" aspects of their ability to plan, the assessment asked them directly, "What are you very good at planning?" and "What are you not so good at planning?". Both of these questions are directed toward the objective of showing that planning is necessary for effective decision-making. There are virtually no differences between the sexes in their ability to show that planning is necessary for effective decision-making; about one-half of both males (57.1%) and females (56.5%) are able to discuss their strong points in planning in such a way that they reveal relationships to effective decisio making. The categories of highest response in regard to their self-perception of what they are good at are planning school work and play or leisure time.

When students are asked to indicate areas that they are not so good at planning we note that females (65.2%) are better able to cite areas of weakness compared to males (38.1%). Females are more insightful in revealing weaknesses in relationship to school work, play, family tasks and hobbies. This suggests not only a more self-critical attitude on the part of the females but also, possibly, more experience in relationship to the planning process in their lives outside of school. The social expectations of females in terms of being neat, orderly and punctual are probably not unrelated to this finding.

RESULTS FOR BORROWING

One of the important areas of consumer education is borrowing. Situations are designed to obtain information for the general objectives of the qualities of borrowers, the responsibiliteis of borrowers and the ability to descirbe the borrowing process.

Qualities of Borrowers

In order to understand the students' views on qualitative aspects of the borrowing process a situation was presented to them in terms of thinking of somebody to whom they would lend things and why they would lend to this person. About half of both males and females were able to present qualities of borrowers. The females score slightly higher (52.5%) than the males (47.6%) in being able to relate considerations of trust, care given to the borrowed item, confidence that the item will be returned and considerations of reciprocity.

Responsibilities of Borrowers

In order to understand how the students consider the responsibiliteis of borrowers they were presented with a situation where a boy named John tore a page in a library book and after he tore the page, he said, "Oh well, it doesn't matter, it's not mine." The students in teh assessment were asked if they agreed with John's statement. The females were more likely to be able to explain the responsibilities of borrowers (65.2%)

than the males (47.6%). For those who do not agree with John's statement, they most often cite the ideas of personal responsibility, the needs and rights of others to use the book and a moral perspective (it's just not right). A very few students indicated that the book should not be torn because somebody may catch you (a fear of punishment response).

Borrowing Involves More Than Just Using

In order to obtain further information on the students' perceptions relating to the borrowing process they are put into a situation of explaining if they see any difference between borrowing a book from the library compared to borrowing money from the bank. This item proved to be the most difficult of virtually all of the interview situations items. Again, the females score higher than the males (females - 34.8%, males - 23.8%). Overall, the students do not understand that borrowing a book from the library is, in part, different from borrowing money from the bank because in the latter situation individuals have to pay back more than they took out. This finding relates to the parents' discussions where the parents note that children are not aware of the nature of indebtedness.

Describes Borrowing Process

In an attempt to understand the student conception of the borrowing process they were presented with a situation where they had to explain how the public library gets books to lend. On the surface this might seem like a straightforward question, but the students had great difficulty in explaining the source of the public library resources. This is one of the few items where there were virtually no percentage differences between males (33.3%) and females (34.8%). Males and females who could describe something about the borrowing process were still not likely to be accurate. For example, one-third of the students who could discuss some aspect of the borrowing process indicate that the public library gets its books primarily by using the fines and dues that it charges. Only two students out of the total of forty-four that are included in the sample are able to trace back the source of library revenue to taxation.

SUMMARY

In general, the females score much higher in percentage terms than the males do for both areas of planning and borrowing. The items of greatest difference in favor of the females deal with a realistic approach to obtaining a want (females - 60.9%, males - 33.3%) in terms of children wanting a dog but the parents do not, and the need for planning (females - 68.6%, males - 38.1%) in terms of being able to define planning.

Overall, the students score better in planning than in borrowing. The planning objectives where the students score the highest relate to needs vs. wants as in the dental vs. camp situation (about 90.0% for both sexes) and the need for advanced planning manifested in the birthday party situation (an average of about 80.0% for both sexes).

The two items assessing the cooperative effort objective were the lowest of all items (the fourth grade play item with an average for both sexes of about 31% and the situation of a family planning for a summer trip with an average for both sexes of about 29%). The situational design reveals large sex differences in planning ability which did not appear in the paper and pencil measurements. These technique differences can be linked to the fact that the interview situation is less structured and supplies fewer solution clues than paper and pencil measurements.

Student knowledge of the borrowing process is particularly weak; this supports the findings from the parent interviews where they note that their children have a limited perspective of indebtedness and limitations on family resources. The parents felt that the children did not know about and appreciate the borrowing process; the findings from the 9 year old interview suggest that the students are, indeed, limited in their knowledge and appreciation of borrowing. The students were especially limited in their ability to understand that borrowing money from a bank means repaying the bank more than was received. This is supportive of parents' views that children, too often, think of the bank as a place "to go and get money" without realizing the associated concept of debt.

TABLE 11

SAMPLE COMPOSITION
(IN PERCENT)

Characteristics	Age 9	Age 17
Total Sample Size	1,849	1,656
Region		
Boston	33	21
Northeast	19	20
Pittsfield	2	4
Southeast	19	20
Springfield	8	12
Worcester	18	23
Kind of Community		
Big City	27	15
Industrial Suburb	18	10
Residential Suburb	20	38
Other	36	37
Sex		
Female	49	48
Male	49	51
Occupation of Household Head		
Professional, Bus. Owner, Manager	46	50
Skilled, Blue Collar, Salesman	24	30
Unskilled	9	9

TABLE 11

SAMPLE COMPOSITION
(IN PERCENT) (CONTINUED)

Characteristics	Age 9	Age 17
Attitude Toward School		
Like Very Much	23	12
Mostly OK	53	68
Mostly Not OK	12	15
Don't Like At All	8	5

IX. CURRENT AND GEOGRAPHICALLY RELEVANT ITEM SOURCES

During the period of September 20 - October 4, 1976, TESCO researchers explored four current and geographically relevant sources as a basis for item content. The sources were:

1) six newspapers from around the state
2) three major weekly news magazines
3) the three major network's prime-time news broadcasts
4) the three network's Saturday morning children's shows

During this period of time all consumer and ecology vocabulary and phrases were recorded. Commercials and advertisements were included in these recordings. A content analysis was then undertaken to identify the most frequently used terms and concepts for inclusion in both the ecology and consumer instruments.

FIGURE 14

MASSACHUSETTS NEWSPAPERS AND NATIONAL NEWS
MAGAZINES USED AS ITEM CONTENT SOURCES

New Bedford Standard Times
Boston Globe
Lawrence Eagle-Tribune
Boston Herald-American
Berkshire Eagle
Worcester Telegram

Time
Newsweek
U.S. News and World Reports

X. COMMENTS ON MULTIPLE REGRESSION ANALYSIS

It was planned that this section would allow the reader to more accurately determine the major correlates of student achievement in consumer education (as had been presented in the science and ecology study). No data will be presented in this section since all simple correlations of student characteristics and background experience, for both 9 and 17 year olds showed near zero relationship with achievement on borrowing, buying, investing, planning, protecting and sharing scores. None of those variables (see listing in figure 15) had correlations reaching .20 and none of the combinations of variables had multiple correlations in excess of .30. Correlations of these magnitudes have little practical utility even if they are statistically significant.

FIGURE 15

List of Student Characteristics and Background Variables in Correlational Study

Nine Year Olds

Parents Occupational Status
Sex
Attitude Toward School
Presence of Consumer Ed. in School
Watch Saturday Morning TV Shows
Had classes in Buying, Saving, Planning
Talks About Saving with Family
Talks About Sharing with Friends
Teachers Often Talk About Sharing

Seventeen Year Olds

Parents Occupational Status
Sex
Attitude Toward School
Presence of Consumer Ed. in School
Watch 1/2 hour TV news show
Read Most of the Newspaper
Read a National News Magazine
Had High School Classes in Cons. Ed.
Discuss Consumer Problems with Family
Discuss Consumer Problems with Friends

XI. DETAILED RESULTS

The results of Consumer Education measurements for Massachusetts students are shown in detail in this section. Figure 16 lists the Kind of Community classification of each school district in the Commonwealth. Following this, there are twelve tables, one for each of the six Consumer Education areas (Borrowing, Buying, Investing, Planning, Protecting and Sharing) and one for each age group (9 and 17 year olds). Each table shows the Massachusetts median score for each content area for knowledge and understanding items. The main body of the table shows the percent of students who got the item correct for each demographic sub-group.

Following each table there is a reproduction of the pages of the test booklets. These reproductions contain the percentage of students giving each of the possible answers, including the correct one (for knowledge and understanding items) which is identified by a darkened circle. Items not identified by the darkened circle are those that were considered value items. The percentages may not add to 100 since the percent who did not answer is not shown.

FIGURE 16

IDENTIFICATION OF KIND OF COMMUNITY (KOC)* FOR MASSACHUSETTS SCHOOL DISTRICTS

KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM
3	Abington	4	Bernardston Union 18	2	Chelsea
3	Acton	3	Beverly	4	Chesterfield Union 66
4	Acushnet	4	Billerica	1	Chicopee
4	Agawam	4	Blackstone Union 44	4	Chilmark Union 19
4	Amesbury	4	Bolton Union 47	4	Clarksburg Union 43
3	Amherst Union 26	1	Boston	4	Clinton
3	Andover	4	Bourne Union 10	3	Cohasset
3	Arlington	4	Boxborough Union 42	3	Concord
4	Ashburnham Union 56	3	Boxford Union 58	4	Conway Union 38
4	Ashfield Union 65	3	Boylston Union 60	3	Danvers
3	Ashland	3	Braintree	4	Dartmouth
4	Athol	4	Brewster Union 54	3	Dedham
4	Attleboro	4	Bridgewater	4	Deerfield Union 38
2	Auburn	4	Brimfield Union 61	4	Dennis Union 11
3	Avon	1	Brockton	4	Dighton Union 37
4	Ayer	4	Brookfield Union 61	4	Douglas
4	Barnstable	3	Brookline	3	Dover Union 50
4	Barre Union 63	3	Burlington	4	Dracut
3	Bedford	2	Cambridge	4	Dunstable Union 46
4	Belchertown	3	Canton	3	Duxbury
4	Bellingham	3	Carlisle	4	East Bridgewater
3	Belmont	4	Carver Union 62	4	East Brookfield Union 7
4	Berkley Union 37	4	Chatham	4	Eastham Union 54
4	Berlin Union 60	3	Chelmsford	2	Easthampton

*KOC Definitions: 1 = Big city; 2 = Industrial suburb; 3 = Residential suburb;
4 = Other

FIGURE 16 (CONT'D.)

KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM
3	East Longmeadow	4	Greenfield	3	Hudson
3	Easton	3	Groton Union 46	3	Hull
4	Edgartown Union 19	4	Groveland Union 53	4	Ipswich
4	Erving Union 28	4	Hadley	4	Kingston Union 31
4	Essex Union 48	4	Halifax Union 31	4	Lakeville Union 34
2	Everett	3	Hamilton Union 57	4	Lancaster
4	Fairhaven	4	Hampden	4	Lanesborough Union 69
1	Fall River	4	Hancock Union 69	1	Lawrence
4	Falmouth	3	Hanover	2	Lee Union 29
1	Fitchburg	4	Hanson	4	Leicester
4	Florida Union 43	4	Hardwick Union 63	4	Lenox
3	Foxborough	4	Harvard	1	Leominster
3	Framingham	4	Harwich	4	Leverett Union 28
4	Franklin	4	Hatfield	3	Lexington
4	Freetown Union 34	1	Haverhill	4	Leyden Union 18
4	Gardner	3	Hingham	3	Lincoln
4	Georgetown	3	Holbrook	3	Littleton
4	Gill Union 18	3	Holden Union 64	3	Longmeadow
4	Gloucester	4	Holland Union 61	1	Lowell
4	Goshen Union 66	3	Holliston	4	Ludlow
4	Gosnold Union 37	1	Holyoke	4	Lunenburg
3	Grafton	4	Hopedale	2	Lynn
4	Granby	3	Hopkinton	3	Lynnfield
4	Granville Union 39	4	Hubbardston Union 63	2	Malden

*KOC Definitions: 1 = Big City; 2 = Industrial suburb; 3 = Residential suburb;
4 = Other

FIGURE 16 (CONT'D.)

KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM
3	Manchester Union 48	4	Montague	4	Oak Bluffs Union 19
4	Mansfield	3	Nahant	4	Oakham Union 63
3	Marblehead	4	Nantucket	4	Orange
4	Marion Union 55	3	Natick	4	Orleans Union 54
4	Marlborough	3	Needham	4	Otis Union 29
3	Marshfield	1	New Bedford	4	Oxford
4	Mashpee Union 10	4	New Braintree Union 12	4	Palmer
4	Mattapoisett Union 55	3	Newbury Union 68	3	Paxton Union 64
4	Maynard	4	Newburyport	2	Peabody
3	Medfield	4	New Salem Union 28	4	Pelham Union 26
2	Medford	3	Newton	3	Pembroke Union 31
4	Medway	3	Norfolk	4	Petersham
3	Melrose	4	North Adams	4	Phillipston Union 1
4	Merrimac Union 53	4	Northampton	1	Pittsfield
4	Methuen	3	North Andover	4	Plainville
4	Middleborough	4	North Attleboro	4	Plymouth Union 62
3	Middleton	3	Northborough Union 3	4	Plympton Union 31
4	Milford	4	Northbridge	4	Princeton Union 64
2	Millbury	4	North Brookfield Union 7	4	Provincetown Union 14
3	Millis	4	Northfield Union 18	2	Quincy
4	Millville Union 44	3	North Reading	3	Randolph
3	Milton	4	Norton	3	Raynham
4	Monroe Union 43	3	Norwell	3	Reading
2	Monson	3	Norwood	4	Rehoboth Union 37

*KOC Definitions: 1 = Big city; 2 = Industrial suburb; 3 = Residential suburb;
4 = Other

FIGURE 16 (CONT'D.)

KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM
2	Revere	4	Southampton Union 66	4	Tyringham Union 29
4	Richmond Union 69	3	Southborough Union 3	4	Uxbridge
4	Rochester Union 55	4	Southbridge	3	Wakefield
3	Rockland	4	South Hadley	4	Wales Union 61
3	Rockport	4	Southwick Union 39	3	Walpole
4	Rowe Union 65	4	Spencer	2	Waltham
4	Rowley Union 68	1	Springfield	4	Ware
4	Royalston Union 1	4	Sterling Union 64	4	Wareham
4	Rutland Union 64	3	Stoneham	2	Warren Union 12
2	Salem	4	Stoughton	4	Warwick Union 18
4	Salisbury Union 68	3	Stow Union 47	2	Watertown
4	Sandisfield Union 39	3	Sturbridge Union 61	3	Wayland
4	Sandwich Union 10	3	Sudbury	4	Webster
3	Saugus	4	Sunderland Union 38	3	Wellesley
4	Savoy Union 43	4	Sutton	4	Wellfleet Union 54
3	Scituate	3	Swampscott	4	Wendell Union 28
3	Seekonk	4	Swansea	3	Wenham Union 57
3	Sharon	4	Taunton	3	Westborough
3	Sherborn Union 50	3	Templeton Union 1	3	West Boylston
4	Shirley Union 42	3	Tewksbury	4	West Bridgewater
3	Shrewsbury	4	Tisbury Union 19	4	West Brookfield Union 12
4	Shutesbury Union 28	3	Topsfield Union 58	4	Westfield
4	Somerset	4	Truro Union 14	3	Westford
2	Somerville	4	Tyngsborough	4	Westhampton Union 66

*KOC Definitions: 1 = Big city; 2 = Industrial suburb; 3 = Residential suburb;
4 = Other

FIGURE 16 (CONT'D.)

KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM	KOC	SCHOOL SYSTEM
4	Westminster Union 56	4	Ashburnham-Westminster	4	Martha's Vineyard
4	West Newbury Union 53	4	Athol-Royalston	3	Masconomet
3	Weston	4	Berkshire Hills	4	Mendon-Upton
4	Westport	3	Berlin-Boylston	4	Mount Greylock
4	West Springfield	4	Blackstone-Millville	4	Mohawk Trail
4	West Tisbury Union	4	Bridgewater-Raynham	3	Narragansett
3	Westwood	4	Buckland-Shelburne	4	Nashoba
3	Weymouth	3	Central Berkshire	3	Northboro-Southboro
4	Whately Union 38	3	Concord-Carlisle	4	North Middlesex
4	Whitman	4	Dennis-Yarmouth	4	Old Rochester
3	Wilbraham	4	Dighton-Rehoboth	3	Pentucket
4	Williamsburg Union 66	3	Dover-Sherborn	4	Pioneer Valley
3	Williamstown	4	Dudley-Charlton Reg	4	Plymouth-Carver
3	Wilmington	4	Nauset	4	Quabbin
4	Winchendon	4	Freetown-Lakeville	4	Ralph C. Mahar
3	Winchester	4	Frontier	3	Silver Lake
3	Winthrop	4	Gateway	4	Southern Berkshire
3	Woburn	4	Gill-Montague	4	Spencer-E. Brookfield
1	Worcester	3	Hamilton-Wenham	4	Tantasqua
3	Wrentham	3	Hampden-Wilbraham	4	Triton
4	Yarmouth Union 11	4	Hampshire	3	Wachusett
3	Acton-Boxborough	4	Hawlemont	2	Warren-W. Brookfield
4	Adams-Cheshire	3	King Philip	4	Whitman-Hanson
3	Amherst-Pelham	3	Lincoln-Sudbury	3	Assabet Valley

*KOC Definitions: 1 = Big city; 2 = Industrial suburb; 3 = Residential suburb;
4 = Other

FIGURE 16 (CONT'D.)

KOC	SCHOOL SYSTEM
4	Blackstone Valley Reg
3	Blue Hills Voc
4	Bristol-Plymouth Voc-Tech
1	Greater Fall River
1	Greater Lawrence
3	So. Middlesex Voc-Tech Reg
4	Montachusett Voc-Tech
4	Northern Berkshire Voc
3	Nashoba Valley Tech
3	Northeast Metro Voc
4	Pathfinder Voc-Tech
3	Shawsheen Valley Voc-Tech
1	Southeastern
3	South Shore Voc-Tech
4	S. Worcester County Voc
4	Upper Cape Cod Voc-Tech
4	Whittier Voc
4	Bristol County Agr.
4	Essex Agr. Tech
4	Norfolk County Agr.

TABLE 12* PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Borrowing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS	
Question Number		5	14
MASSACHUSETTS	10	3	16
REGION			
BOSTON	10	2	18
NORTHEAST	10	4	15
PITTSFIELD	7	0	14
SOUTHEAST	10	5	16
SPRINGFIELD	8	3	14
WORCESTER	8	2	14
KIND OF COMMUNITY			
BIG CITY	8	3	14
INDUSTRIAL SUB	8	2	15
RESIDENTIAL SUB	10	2	19
OTHER	8	3	14
SEX			
FEMALE	7	2	12
MALE	12	3	20
FAMILY OCC. STATUS			
LOW	10	4	17
MEDIUM	8	2	14
HIGH	10	3	18
LIKE SCHOOL			
LIKE VERY MUCH	10	4	15
MOSTLY OK	9	2	16
MOSTLY NOT OK	13	4	22
DISLIKE VERY MUCH	6	3	10

*Items following each of Tables 12 - 23 that have no keyed correct answer are considered value items.

TABLE 12 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Borrowing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS	
Question Number		5	14
OFTEN WATCH SAT. MORNING TV			
YES	9	3	15
NO	15	4	26
HAD CLASSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN			
YES	10	4	15
NO	10	2	17
OFTEN TALK ABOUT SAVING WITH FAMILY			
YES	10	4	16
NO	9	2	16
OFTEN TALK ABOUT SHARING WITH FRIENDS			
YES	9	3	15
NO	10	2	17
TEACHERS OFTEN TALK ABOUT SHARING			
YES	9	4	14
NO	10	1	19

5) Your mother bought a new stove for $500. The store owner said she could pay it out over 3 years. What does this mean?

14% 1. ○ She'll pay him $500. over 3 years.

3% 2. ● She'll pay him more than $500. over 3 years.

62% 3. ○ She can pay him whenever she gets $500 in the next 3 years.

17% 4. ○ In three years when the $500. is paid she can get the stove.

3% 5. ○ I don't know.

14) Some businesses lend money. Why do they do this?

28% 1. ○ Many people like to borrow money.

32% 2. ○ Because it is like giving charity.

16% 3. ● To make more money.

12% 4. ○ It is easier than selling things.

12% 5. ○ I don't know.

TABLE 13 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Buying

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS																		
Question Number		11	13	15	17	19	20	21	23	26	31	32	33	36	37	38	40	41	42	43
MASSACHUSETTS	48	26	32	39	41	62	48	56	79	38	72	90	90	77	45	73	42	33	89	23
REGION																				
BOSTON	46	29	30	41	45	66	46	57	81	38	69	90	89	80	46	73	42	32	88	23
NORTHEAST	40	24	30	35	36	54	40	48	76	37	67	90	88	77	40	73	39	32	89	25
PITTSFIELD	59	20	36	46	59	66	54	64	93	46	82	84	96	84	46	80	39	39	93	32
SOUTHEAST	50	24	37	35	33	57	50	51	75	34	78	92	93	72	46	68	45	33	91	21
SPRINGFIELD	56	22	28	43	42	62	58	56	81	34	69	91	93	76	41	76	39	40	91	20
WORCESTER	52	27	35	42	46	70	52	65	81	44	82	94	91	77	48	78	44	36	91	24
KIND OF COMMUNITY																				
BIG CITY	44	22	25	35	36	58	44	48	75	36	71	88	88	76	42	69	42	30	88	23
INDUSTRIAL SUB	48	20	26	43	38	57	48	57	87	31	66	92	92	76	45	77	44	29	87	22
RESIDENTIAL SUB	52	35	38	39	48	69	52	62	83	43	73	92	91	80	48	76	41	37	90	25
OTHER	47	24	38	44	42	63	47	59	79	37	78	93	93	75	46	75	42	36	92	21
SEX																				
FEMALE	48	25	32	34	38	60	48	54	77	39	74	91	91	77	44	75	42	33	92	25
MALE	48	27	32	44	44	64	48	58	82	37	72	92	90	78	46	71	42	34	88	22
FAMILY OCC. STATUS																				
LOW	41	16	32	40	34	61	41	49	78	34	62	91	89	79	35	71	37	26	87	23
MEDIUM	51	26	35	39	44	64	51	57	82	38	76	92	91	77	48	76	46	31	88	21
HIGH	50	29	32	41	44	64	50	60	82	40	74	92	92	79	48	75	43	34	91	23
LIKE SCHOOL																				
LIKE VERY MUCH	47	24	29	39	38	57	47	50	76	36	73	90	90	73	44	74	40	36	87	26
MOSTLY OK	50	27	34	38	45	68	50	60	82	40	76	92	92	79	46	76	43	31	91	21
MOSTLY NOT OK	52	23	34	42	44	58	50	57	79	36	69	91	88	77	52	73	50	36	92	22
DISLIKE VERY MUCH	39	28	30	39	30	52	35	46	79	34	61	87	92	77	38	61	37	38	89	27

TABLE 13 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Buying

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS																		
	Question Number	11	13	15	17	19	20	21	23	26	31	32	33	36	37	38	40	41	42	43
OFTEN WATCH SAT. MORNING TV																				
YES	47	26	32	39	41	62	47	55	80	38	72	91	91	77	44	73	42	33	90	23
NO	51	34	34	36	42	60	51	60	76	40	78	92	84	77	49	78	44	41	87	28
HAD CLASSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN																				
YES	46	25	30	39	39	59	46	54	79	39	70	93	90	81	43	71	36	32	90	23
NO	49	27	34	39	43	65	49	57	79	37	74	90	90	74	46	75	46	35	90	23
OFTEN TALK ABOUT SAVING WITH FAMILY																				
YES	46	24	31	36	40	62	46	55	78	37	71	91	89	76	44	71	40	35	89	23
NO	50	28	33	42	43	63	50	57	81	39	75	91	92	78	47	76	44	32	91	23
OFTEN TALK ABOUT SHARING WITH FRIENDS																				
YES	47	24	30	39	41	61	47	54	79	36	72	91	90	77	44	72	42	33	89	22
NO	49	30	37	40	43	66	49	61	81	42	75	91	92	76	46	77	41	35	92	27
TEACHERS OFTEN TALK ABOUT SHARING																				
YES	48	25	32	39	39	61	48	54	79	36	71	91	90	77	43	72	41	32	89	23
NO	48	28	33	40	46	65	48	59	80	43	78	91	92	76	48	76	45	37	91	24

11) Why would a store owner price a toy at 99¢ rather than $1.00?

8% 1. ○ He doesn't need the extra penny.
26% 2. ● It may look like a lower cost to children.
4% 3. ○ It costs him less to print the price tag.
58% 4. ○ He knows that he's helping you to save money.

4% 5. ○ I don't know.

13) What happens if you receive books or records in the mail that you did not order?

33% 1. ○ The company that sent them must pay for return postage.
13% 2. ○ You may keep them as if they were a gift.
11% 3. ○ The officers of the company can be fined.
4% 4. ○ The officers of the company can be put in jail.
32% 5. ● Both 1 and 2 are correct.

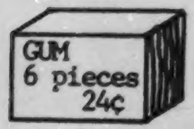
7% 6. ○ I don't know.

15) Which of the following could make prices go up at a local toy store?

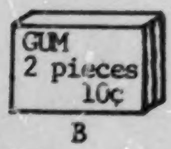
14% 1. ○ The store owner runs a sale.
21% 2. ○ Some toys are not being bought at all.
39% 3. ● Some children steal toys.
17% 4. ○ Some children do not have the money to buy toys.

9% 5. ○ I don't know.

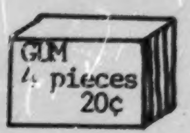
17) The following are 4 packs of the same kind of chewing gum. Which one is a BETTER BUY?



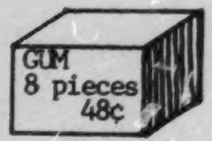
A



B



C



D

41% 1. ● A
23% 2. ○ B
13% 3. ○ C
20% 4. ○ D

2% 5. ○ I don't know.

19) Marlene's mother buys in used clothing stores. Why do you think that she does this?

12% 1. ○ She wants to find clothes of a certain style.
15% 2. ○ She wants to help the owner who can't afford to sell new clothes.
62% 3. ● She wants to save money.
5% 4. ○ She wants to see many different kinds of stores.

6% 5. ○ I don't know.

20) A summer suit comes in many different colors. Which one should you buy in order to stay as cool as possible?

19% 1. ○ the blue one
9% 2. ○ the red one
48% 3. ● the white one
8% 4. ○ the black one

15% 5. ○ I don't know.

21) You want to buy a certain toy for as little money as possible. What should you do?

12% 1. ○ Ask the store owner if his prices are the lowest.
56% 2. ● Go to 2 or 3 stores to find the lowest price.
6% 3. ○ Look in the Yellow Pages.
23% 4. ○ Wait until you have as much money as possible.

3% 5. ○ I don't know

23) Edward has $3.00 to spend on toys. Which of the following would he NOT be able to buy?

3% 1. ○ a bag of marbles
4% 2. ○ a puzzle
79% 3. ● a baseball glove
4% 4. ○ a deck of playing cards

10% 5. ○ I don't know.

26) Near the end of the summer, which of the following costs less?

9% 1. ○ fall clothing
15% 2. ○ winter clothing
38% 3. ● summer clothing
33% 4. ○ none of them because clothing prices remain about the same all year

6% 5. ○ I don't know.

The following are some sentences about advertising commercials used on Saturday morning TV shows. Show what you think about each sentence by putting an X next to True OR False.

31) They tell me all I need to know to buy toys or candy or cereal.

___ True 27% ● False 72%

32) When I see commercials on TV I try to find out more about what they are selling before I buy it.

● True 90% ___ False 9%

33) Commercials on TV can never be wrong.

___ True 10% ● False 90%

36) Most of the time toys that are advertised on TV do not work as well at home.

● True 77% ___ False 23%

37) When a commercial says "orange drink" it must mean mostly orange juice.

___ True 55% ● False 45%

38) White bread is better than dark whole wheat bread because it is made clean and pure.

___ True 26% ● False 73%

40) Buying a bicycle on credit means getting a good price for it.

___ True 57% ● False 42%

41) When the commercial says new or improved, it always means that the product is MUCH better than before.

___ True 66% ● False 33%

42) People who do not eat candy get tired easily.

___ True 10% ● False 89%

43) Natural cereal means that no sugar has been added.

___ True 76% ● False 23%

16) You wanted a bike that costs $50.00 and you have $5.00. Knowing how you are with money, what would you do?

3% 1. ○ Forget it and spend the $5.00.

3% 2. ○ Forget it, my parents would buy it for me.

23% 3. ○ Save the $5.00 in the house until I get all of the $50.00.

70% 4. ○ Ask my parents to put it into the savings bank until I get all of the $50.00.

1% 5. ○ I don't know.

The following are some sentences about advertising commercials used on Saturday morning TV shows. Show what you think about each sentence by putting an X next to True OR False.

34) I usually enjoy the commercials.

___ True ___ False
48% 51%

35) When I see commercials on TV I often want to buy what I see.

___ True ___ False
53% 46%

39) I like cereals the best when they taste like candy.

___ True ___ False
36% 63%

TABLE 14 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Investing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
	Question Number	6	7	9	18
MASSACHUSETTS	33	40	36	12	30
REGION					
BOSTON	36	44	40	13	31
NORTHEAST	32	34	34	12	30
PITTSFIELD	36	44	33	4	39
SOUTHEAST	30	36	33	11	28
SPRINGFIELD	28	37	27	12	28
WORCESTER	34	43	36	16	33
KIND OF COMMUNITY					
BIG CITY	31	39	36	12	26
INDUSTRIAL SUB	24	43	29	11	19
RESIDENTIAL SUB	39	40	40	14	38
OTHER	32	40	32	13	33
SEX					
FEMALE	32	37	35	11	28
MALE	35	43	37	14	33
FAMILY OCC. STATUS					
LOW	28	45	30	10	27
MEDIUM	32	41	35	12	29
HIGH	36	40	38	13	35
LIKE SCHOOL					
LIKE VERY MUCH	32	39	33	13	31
MOSTLY OK	35	42	40	13	30
MOSTLY NOT OK	31	37	31	12	31
DISLIKE VERY MUCH	30	34	27	13	34

TABLE 14 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Investing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
Question Number		6	7	9	18
OFTEN WATCH SAT. MORNING TV					
YES	33	40	35	12	31
NO	34	36	40	13	32
HAD CALSSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN					
YES	34	40	36	11	32
NO	33	40	36	13	30
OFTEN TALK ABOUT SAVING WITH FAMILY					
YES	32	43	37	13	28
NO	34	37	34	12	33
OFTEN TALK ABOUT SHARING WITH FRIENDS					
YES	32	40	36	12	29
NO	35	41	36	13	34
TEACHERS OFTEN TALK ABOUT SHARING					
YES	32	39	35	12	30
NO	34	41	36	13	32

6) Someone in your family buys 100 shares of stock in a company. Why does he do this?

13% 1. ○ The stock is worth a lot of money.

40% 2. ● He believes that someday the stock will be worth more money.

9% 3. ○ He wants to trade stock for something else such as a car.

20% 4. ○ Stock in a company is generally safer than putting money in a savings bank.

18% 5. ○ I don't know.

7) You buy 100 shares of stock in a company. What do you think will happen?

20% 1. ○ The stock will be worth more in 5 years.

3% 2. ○ The stock will be worth less in 5 years.

36% 3. ● The stock could be worth either more or less in 5 years.

32% 4. ○ Only a stock broker can know what will happen in 5 years.

9% 5. ○ I don't know.

9) Someone in your family buys a $25.00 Savings Bond.

27% 1. ○ It is now worth $25.00.

12% 2. ● It will take several years to be worth $25.00.

28% 3. ○ It can be used the same as money in stores.

19% 4. ○ In a few weeks it will be worth more than $25.00.

14% 5. ○ I don't know.

18) Here are some reasons that people give for putting money in a savings bank. Which reason is NOT true?

40% 1. ○ They'll give me back more money than I put in.
12% 2. ○ It is safer there than at my house.
12% 3. ○ I'll have the money when I really need it.
30% 4. ● Everyone will someday have a savings account.
4% 5. ○ I don't know.

2) How do you feel about saving money?

4% 1. ○ It is not necessary. If we have no more money the Government will take care of us.

78% 2. ○ It is a good thing to do because later when there's something I really want I will have the money.

6% 3. ○ I do not like it because it stops me from buying things that I want right now.

6% 4. ○ I have never thought about saving money.

6% 5. ○ I don't know.

8) Why do you think that people might collect things such as coins or stamps?

32% 1. ○ It is fun to collect and learn about things.

20% 2. ○ They can make money because the things become worth more.

45% 3. ○ It is fun and there is a chance that the things will become worth more.

2% 4. ○ They want to show them off to people.

2% 5. ○ I don't know.

TABLE 15 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Planning

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
	Question Number	22	24	51	52
MASSACHUSETTS	71	84	16	66	76
REGION					
BOSTON	72	86	18	64	80
NORTHEAST	72	80	13	66	78
PITTSFIELD	70	91	14	59	80
SOUTHEAST	70	80	14	65	75
SPRINGFIELD	70	81	16	71	68
WORCESTER	72	88	17	72	73
KIND OF COMMUNITY					
BIG CITY	70	80	12	65	76
INDUSTRIAL SUB	68	83	10	58	77
RESIDENTIAL SUB	74	87	19	69	78
OTHER	71	87	19	67	75
SEX					
FEMALE	72	85	14	66	77
MALE	72	83	17	66	77
FAMILY OCC. STATUS					
LOW	73	81	11	66	80
MEDIUM	73	86	17	69	77
HIGH	70	86	16	66	74
LIKE SCHOOL					
LIKE VERY MUCH	70	82	14	66	75
MOSTLY OK	72	86	16	66	77
MOSTLY NOT OK	75	83	20	70	80
DISLIKE VERY MUCH	67	79	10	60	74

TABLE 15 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.

Consumer Content Area - Planning

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
Question Number		22	24	51	52
OFTEN WATCH SAT. MORNING TV					
YES	72	84	16	66	77
NO	64	82	16	63	66
HAD CLASSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN					
YES	72	83	16	68	76
NO	71	85	16	65	77
OFTEN TALK ABOUT SAVING WITH FAMILY					
YES	72	84	14	67	77
NO	70	84	18	65	76
OFTEN TALK ABOUT SHARING WITH FRIENDS					
YES	72	84	15	66	77
NO	72	84	17	67	76
TEACHERS OFTEN TALK ABOUT SHARING					
YES	71	84	15	66	76
NO	72	84	18	66	78

22) Larry's family earns $8,000. a year. What do you think they spend most of their money on?

84% 1. ● food and housing costs
4% 2. ○ food and vacations
6% 3. ○ housing costs and vacations
4% 4. ○ cars and vacations

3% 5. ○ I don't know.

24) Today the average family in the U.S. earns ABOUT

18% 1. ○ $800.
21% 2. ○ $6,000.
16% 3. ● $14,000.
10% 4. ○ $20,000.
5% 5. ○ $30,000.
12% 6. ○ $50,000.

18% 7. ○ I don't know.

Different children in the United States, France, China, and Nigeria were given $5.00 each and told to buy something. What do you think would happen?

51) They probably could not buy the same kinds of things.

● True 66%   ___ False 34%

52) They probably would not want to buy the same kinds of things.

● True 76%   ___ False 24

25) A member of your family gives you $5.00 and you can't think of anything that you want to buy. What would you do?

12% 1. ○ Go to the store and try and find something to buy.

58% 2. ○ Save it all.

20% 3. ○ Save about half and try to find something to buy for the other half.

8% 4. ○ Give it back to the person who gave it to me.

2% 5. ○ I don't know.

TABLE 16 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Protecting

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS								
	Question Number	27	28	30	45	46	47	48	49	50
MASSACHUSETTS	67	30	20	71	67	88	23	95	91	61
REGION										
BOSTON	69	32	21	75	69	88	21	96	92	64
NORTHEAST	65	25	18	65	66	86	23	95	93	61
PITTSFIELD	70	50	27	70	70	86	30	91	89	46
SOUTHEAST	67	27	16	70	67	88	28	94	89	60
SPRINGFIELD	59	26	20	56	73	88	22	97	93	59
WORCESTER	67	35	23	80	67	91	21	95	93	60
KIND OF COMMUNITY										
BIG CITY	67	26	20	67	67	86	26	94	90	66
INDUSTRIAL SUB	67	27	16	68	67	86	18	96	94	61
RESIDENTIAL SUB	67	34	22	67	67	90	20	96	93	56
OTHER	70	33	19	70	70	90	23	96	92	61
SEX										
FEMALE	72	29	16	72	74	92	22	96	92	60
MALE	63	31	24	71	63	84	24	94	92	62
FAMILY OCC. STATUS										
LOW	65	27	15	65	67	86	31	96	86	63
MEDIUM	71	30	20	73	71	86	23	96	91	60
HIGH	69	32	22	74	69	90	21	95	94	62
LIKE SCHOOL										
LIKE VERY MUCH	67	28	18	70	67	88	27	95	91	65
MOSTLY OK	70	32	21	75	70	89	22	96	94	60
MOSTLY NOT OK	70	33	19	71	70	90	19	96	90	58
DISLIKE VERY MUCH	58	24	18	58	57	79	26	91	86	65

TABLE 16 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Protecting

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA		KNOWLEDGE AND UNDERSTANDING QUESTIONS								
		Question Number	27	28	30	45	46	47	48	49	50
OFTEN WATCH SAT. MORNING TV											
YES	68		30	20	72	68	88	23	96	92	61
NO	67		30	19	68	67	88	28	94	91	63
HAD CLASSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN											
YES	69		29	20	73	69	88	22	95	92	67
NO	68		31	19	71	68	88	24	96	92	57
OFTEN TALK ABOUT SAVING WITH FAMILY											
YES	67		30	19	72	67	91	24	96	92	66
NO	68		30	20	71	68	85	22	94	91	56
OFTEN TALK ABOUT SHARING WITH FRIENDS											
YES	69		30	20	71	69	89	23	96	93	64
NO	65		30	20	73	65	86	23	94	90	52
TEACHERS OFTEN TALK ABOUT SHARING											
YES	70		30	20	71	70	90	24	96	92	64
NO	65		30	20	73	65	85	21	94	90	55

27) Which of the following is NOT true about turning in false fire alarms?

12% 1. ○ Fire protection costs become higher.
19% 2. ○ They may cause people to be hurt.
30% 3. ● There's no harm done.
35% 4. ○ It's against the law to turn in a false alarm.

4% 5. ○ I don't know.

28) Ted is lost in the woods for TWO DAYS without water. He sees a stream with paper and bugs floating on top. What should he do?

65% 1. ○ Not drink the water.
20% 2. ● Boil the water before drinking it.
9% 3. ○ Take out the bugs and then drink it.
2% 4. ○ Just drink it; dead bugs can't harm you.

4% 5. ○ I don't know.

30) Joan is worried about how strong the sun is at the beach. She REALLY wants to go to the beach. What should she do?

8% 1. ○ Forget her fears and just go.
5% 2. ○ Stay off of the beach.
2% 3. ○ Go only at night.
10% 4. ○ Tell the lifeguard to watch her.
71% 5. ● Get sun tan lotion and a hat.

4% 6. ○ I don't know.

Put an X next to True for each of the following sentences if you think that it IS a way in which parents protect their children. If you think that the sentence IS NOT a way of protecting children, put an X next to False.

45) Get them a vaccination.

● True ___ False
67% 32%

46) Take them for an eye test.

● True ___ False
88% 12%

47) Take out life insurance on the parent's life.

● True ___ False
23% 76%

48) Tell them to wear warm clothes in winter.

● True ___ False
95% 5%

49) Tell them to eat less candy.

● True ___ False
91% 8%

50) Explain the meaning of TV commercials to children.

● True ___ False
61% 39%

Put an X next to True for each of the following sentences if you think that it IS a way in which parents protect their children. If you think that the sentence IS NOT a way of protecting children, put an X next to False.

44) Help them to choose certain TV shows.

___ True ___ False

59% 40%

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TABLE 17 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT)
Consumer Content Area - Sharing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS		
	Question Number	1	10	12
MASSACHUSETTS	38	33	38	70
REGION				
BOSTON	38	36	38	70
NORTHEAST	33	30	33	72
PITTSFIELD	42	42	33	67
SOUTHEAST	33	29	33	64
SPRINGFIELD	46	35	46	68
WORCESTER	44	43	44	75
KIND OF COMMUNITY				
BIG CITY	33	25	33	70
INDUSTRIAL SUB	36	32	36	73
RESIDENTIAL SUB	43	43	42	70
OTHER	40	38	40	69
SEX				
FEMALE	37	34	37	68
MALE	38	35	38	72
FAMILY OCC. STATUS				
LOW	32	25	32	68
MEDIUM	38	31	38	72
HIGH	42	41	42	70
LIKE SCHOOL				
LIKE VERY MUCH	37	33	37	70
MOSTLY OK	39	37	39	71
MOSTLY NOT OK	37	37	34	71
DISLIKE VERY MUCH	35	26	35	66

TABLE 17 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 9 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Sharing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS		
Question Number		1	10	12
OFTEN WATCH SAT. MORNING TV				
YES	37	35	37	70
NO	41	34	41	62
HAD CLASSES IN SCHOOL ABOUT HOW TO BUY, SAVE, & PLAN				
YES	36	33	36	71
NO	39	36	39	69
OFTEN TALK ABOUT SAVING WITH FAMILY				
YES	37	32	37	71
NO	38	38	38	69
OFTEN TALK ABOUT SHARING WITH FRIENDS				
YES	38	33	38	70
NO	38	38	38	70
TEACHERS OFTEN TALK ABOUT SHARING				
YES	37	32	37	72
NO	39	39	39	65

1) If people throw trash and garbage anywhere they please, which one of the following things is NOT likely to happen?

10% 1. ○ More people could become sick.
38% 2. ○ The world would be a very ugly place.
13% 3. ○ Taxes could go up.
33% 4. ● The problem of rats in the city would go away.
0% 5. ○ I don't know.

10) Children damage your school by breaking windows or writing on walls. What is likely to happen?

38% 1. ● Taxes could go up.
15% 2. ○ The U.S. Government would immediately print more money to pay for it.
35% 3. ○ The school janitor has to pay to repair the damages.
6% 4. ○ Nothing at all.
6% 5. ○ I don't know.

12) What happens if some people don't pay the taxes that they owe?

70% 1. ● My family might have to pay more.
1% 2. ○ It makes no difference.
6% 3. ○ They are just smart enough to keep that money.
13% 4. ○ There is nothing that the Government can do to get them.
11% 5. ○ I don't know.

3) You go into partners with a friend selling comic books. You work three hours and your friend works one hour. You make $4.00 selling the comic books. How much do you think your partner should get?

27% 1. ○ exactly one-half
2% 2. ○ nothing
10% 3. ○ three dollars
58% 4. ● one dollar
3% 5. ○ I don't know.

4) You have a box of candy that is too big for you to eat. What will you do?

27% 1. ○ Put the rest away for later.
67% 2. ○ Give some to a friend and then put the rest away for later.
4% 3. ○ Give all of it to a friend.
1% 4. ○ I will just throw away the part I can't eat.
1% 5. ○ I don't know.

29) You borrowed your best friend's bike and left it outside of your house. It was stolen. What is your STRONGEST feeling?

3% 1. ○ It's his bike so it's his problem.
79% 2. ○ I'll have to get him a new one somehow.
4% 3. ○ I'll not borrow from him again.
2% 4. ○ His parents can always get him another one.
8% 5. ○ I'll have to think up a good excuse.
4% 6. ○ I don't know.

TABLE 18 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)

Consumer Content Area - Borrowing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
	Question Number	2	11	43	73
MASSACHUSETTS	58	85	53	63	90
REGION					
BOSTON	49	79	42	56	87
NORTHEAST	56	84	50	63	92
PITTSFIELD	68	90	62	74	91
SOUTHEAST	63	91	61	65	92
SPRINGFIELD	62	84	57	66	94
WORCESTER	60	86	55	64	92
KIND OF COMMUNITY					
BIG CITY	50	76	45	54	85
INDUSTRIAL SUB	50	78	46	54	88
RESIDENTIAL SUB	58	88	52	65	92
OTHER	62	86	59	66	93
SEX					
FEMALE	56	84	48	64	92
MALE	60	86	58	62	90
FAMILY OCC. STATUS					
LOW	58	83	54	63	83
MEDIUM	56	86	50	62	90
HIGH	60	86	54	65	94
LIKE SCHOOL					
LIKE VERY MUCH	60	84	54	67	91
MOSTLY OK	58	86	54	62	92
MOSTLY NOT OK	58	83	51	66	90
DISLIKE VERY MUCH	49	79	48	50	88
HAD HIGH SCHOOL CLASSES IN CONSUMER ED					
YES	60	87	59	61	92
NO	58	84	51	64	91

TABLE 18 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Borrowing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS			
	Question Number	2	11	43	73
DISCUSS CONSUMER PROBLEMS WITH FAMILY					
YES	58	86	52	65	92
NO	58	84	54	61	91
DISCUSS CONSUMER PROBLEMS WITH FRIENDS					
YES	58	82	54	62	90
NO	58	86	53	63	92
WATCH ½ HR TV NEWS					
ALMOST EVERY DAY	58	84	53	63	91
AT LEAST ONCE A WK	62	88	56	67	92
ABOUT ONCE A MONTH	56	81	47	63	93
ALMOST NEVER	52	85	52	52	89
READ MOST OF NEWSPAPER					
ALMOST EVERY DAY	58	85	51	64	92
AT LEAST ONCE A WK	58	85	54	63	93
ABOUT ONCE A MONTH	62	91	61	63	90
ALMOST NEVER	56	84	53	60	89
READ A NAT'L MAGAZINE					
ALMOST EVERY DAY	54	82	44	64	89
AT LEAST ONCE A WK	60	85	53	66	94
ALMOST NEVER	58	85	54	61	90
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING					
SPORTS	57	85	53	61	90
COMICS	60	86	54	65	91
NEWS	60	87	54	65	94
ADVERTISEMENTS	56	80	49	64	89

2) Some businesses lend money. Why do they do this?

7% 1. ○ many people like to borrow money

3% 2. ○ the lenders are like a charity

85% 3. ● to make more money

1% 4. ○ it's easier than selling things

4% 5. ○ I don't know.

11) If your mother bought a new stove for $500. and the store owner said she could pay it out over 3 years, this probably means that

35% 1. ○ she'll pay him $500. over 3 years.

53% 2. ● she'll pay him more than $500. over 3 years.

8% 3. ○ she can pay him whenever she gets $500. in the next 3 years.

2% 4. ○ in 3 years when the $500. is paid she can get the stove.

1% 5. ○ I don't know.

43) Which is usually the most expensive way to borrow money?

7% 1. ○ a credit union

63% 2. ● a local private finance company

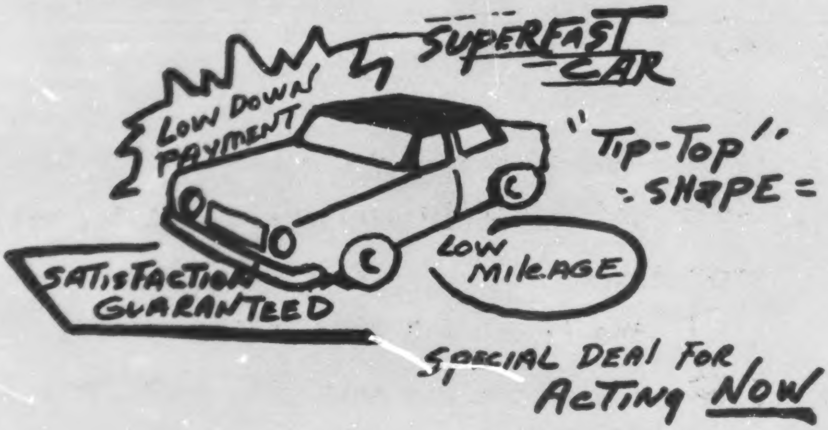
13% 3. ○ a local bank

8% 4. ○ a lending program financed by the Federal Government

8% 5. ○ I don't know.

Below is a used car advertisement taken from a local paper:

1972 USED SPEEDOMOBILE


SUPERFAST CAR
LOW DOWN PAYMENT
"Tip-Top" SHAPE
LOW MILEAGE
SATISFACTION GUARANTEED
SPECIAL DEAL FOR ACTING NOW

Decide whether the following statements are true or you can't tell from the ad, and fill in the circle before the correct answer.

73) Price doesn't matter because you have many months to pay.

9% ○ True

90% ● You can't tell from the ad

TABLE 19 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)
Consumer Content Area - Buying

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS																					
	Question Number	1	3	6	12	13	19	20	25	34	38	42	44	51	52	53	71	72	74	75	76	78	79
MASSACHUSETTS	71	45	59	93	36	43	35	87	68	15	88	24	88	90	89	95	79	74	95	52	92	66	39
REGION																							
BOSTON	67	44	55	90	37	37	31	79	64	17	82	26	82	83	88	94	80	70	91	53	86	58	33
NORTHEAST	76	42	60	93	35	42	36	87	64	12	92	22	89	93	87	96	82	76	96	48	94	75	48
PITTSFIELD	67	42	54	91	29	34	37	93	69	13	88	29	91	91	81	96	67	66	96	46	90	67	39
SOUTHEAST	72	48	62	94	40	43	38	88	70	18	91	22	92	92	91	95	81	75	98	54	94	70	45
SPRINGFIELD	72	53	61	89	35	44	29	93	70	14	88	29	89	91	93	98	75	81	98	60	94	69	44
WORCESTER	76	45	62	95	39	49	40	92	75	14	90	21	90	92	90	96	81	77	96	61	96	72	46
KIND OF COMMUNITY																							
BIG CITY	64	38	53	89	28	36	26	77	57	18	78	22	81	85	90	94	78	71	91	52	87	57	32
INDUSTRIAL SUB	64	42	54	92	29	28	30	81	59	17	82	31	81	78	89	93	75	70	89	51	87	55	33
RESIDENTIAL SUB	76	48	64	94	39	45	39	89	72	14	92	23	90	93	87	96	81	76	97	53	96	76	48
OTHER	74	46	59	93	39	46	36	91	71	15	91	24	90	92	91	97	80	77	98	51	93	69	44
SEX																							
FEMALE	72	49	57	93	32	37	33	89	70	15	91	22	91	93	90	95	81	75	96	48	92	68	46
MALE	72	42	62	92	41	48	38	87	68	15	87	25	86	88	88	96	78	74	96	56	93	70	40
FAMILY OCC. STATUS																							
LOW	68	46	60	91	33	39	30	85	65	13	85	26	87	88	92	92	71	70	94	53	84	53	38
MEDIUM	72	46	57	92	35	43	35	86	68	17	87	26	87	90	87	97	79	75	95	52	94	66	44
HIGH	75	45	63	94	38	45	37	90	70	15	91	22	90	91	91	96	82	76	97	52	94	74	45
LIKE SCHOOL																							
LIKE VERY MUCH	76	45	61	90	39	49	44	85	70	18	93	19	89	94	88	95	78	80	93	55	91	73	56
MOSTLY OK	72	46	59	93	37	44	36	89	69	14	90	24	89	90	90	96	81	74	96	52	93	70	43
MOSTLY NOT OK	71	45	59	93	32	38	30	88	68	11	85	25	88	86	88	94	76	74	97	52	93	63	35
DISLIKE VERY MUCH	70	45	55	88	31	28	21	77	54	25	79	27	80	90	79	95	80	82	88	46	89	63	33
HAD HIGH SCHOOL CLASSES IN CONSUMER ED																							
YES	72	43	59	92	38	43	32	85	69	18	88	24	88	88	89	96	81	75	95	58	91	65	42
NO	73	47	60	93	36	43	37	89	68	14	89	23	89	91	89	95	79	75	96	50	94	71	44

TABLE 19 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Buying

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA		KNOWLEDGE AND UNDERSTANDING QUESTIONS																					
		Question Number	1	3	6	12	13	19	20	25	34	38	42	44	51	52	53	71	72	74	75	76	78	79
DISCUSS CONSUMER PROBLEMS WITH FAMILY																								
YES	72		47	57	93	37	45	35	89	69	15	87	24	89	90	91	95	81	74	97	53	93	70	44
NO	72		44	61	92	36	41	36	87	68	15	90	24	88	90	88	96	79	75	95	52	93	68	42
DISCUSS CONSUMER PROBLEMS WITH FRIENDS																								
YES	72		47	59	92	35	43	31	86	67	16	86	25	87	90	91	96	80	77	95	56	93	68	41
NO	72		45	60	93	37	43	38	88	69	15	90	23	89	91	89	95	80	74	96	50	93	69	44
WATCH ½ HR TV NEWS																								
ALMOST EVERY DAY	72		46	58	92	37	44	35	87	66	16	87	25	87	89	90	95	81	76	96	55	94	69	40
AT LEAST ONCE A WK	74		45	63	93	39	43	37	88	72	16	91	22	90	92	91	96	80	76	96	52	92	71	48
ABOUT ONCE A MONTH	72		49	59	94	29	44	36	89	69	11	94	20	93	91	85	94	73	70	98	47	91	68	50
ALMOST NEVER	76		43	57	94	33	38	32	87	66	14	86	28	87	90	84	96	80	72	93	48	91	64	38
READ MOST OF NEWSPAPER																								
ALMOST EVERY DAY	72		44	57	92	37	43	37	89	67	15	88	24	88	89	90	96	80	75	96	52	93	70	44
AT LEAST ONCE A WK	73		49	63	94	33	42	34	87	71	17	90	24	90	90	92	95	81	75	96	52	92	69	41
ABOUT ONCE A MONTH	74		42	63	92	40	53	36	86	63	14	91	27	88	90	86	95	80	81	95	52	91	69	50
ALMOST NEVER	70		46	59	93	37	40	33	85	68	14	88	22	88	93	86	95	79	73	95	52	94	66	41
READ A NAT'L MAGAZINE																								
ALMOST EVERY DAY	70		47	63	94	38	49	44	87	66	11	87	15	87	92	94	94	73	80	96	58	89	63	46
AT LEAST ONCE A WK	76		49	62	94	40	50	37	89	69	16	90	23	88	90	90	95	83	79	97	53	93	74	47
ALMOST NEVER	70		44	58	92	34	38	34	87	68	15	88	25	89	90	89	96	78	73	95	51	93	66	41
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING																								
SPORTS	70		42	60	92	38	43	38	86	66	15	88	24	88	90	88	96	76	71	96	50	91	70	43
COMICS	73		46	59	91	37	45	30	84	70	13	86	26	87	90	88	93	81	76	96	54	92	66	41
NEWS	76		47	60	94	35	42	38	90	71	16	90	21	90	92	91	96	84	79	97	54	94	72	47
ADVERTISEMENTS	66		50	59	90	36	39	35	88	66	16	88	26	91	88	87	94	73	66	93	48	90	61	36

1) If you receive books or records in the mail that you did not order

36% 1. ○ the company that sent them is responsible for return postage.

12% 2. ○ you may keep them as if they were a gift.

3% 3. ○ the officers of the company can be fined.

1% 4. ○ the officers of the company can be put in jail.

45% 5. ● both 1 and 2 are correct.

3% 6. ○ I don't know.

3) Which of the following could make prices go up at a local record shop?

6% 1. ○ the store owner runs a sale

25% 2. ○ some records are not being bought at all

59% 3. ● some people steal records

3% 4. ○ some people do not have the money to buy records

6% 5. ○ I don't know.

6) Why would a store owner price a radio at $19.95 rather than $20.00?

1% 1. ○ he doesn't need the extra nickel

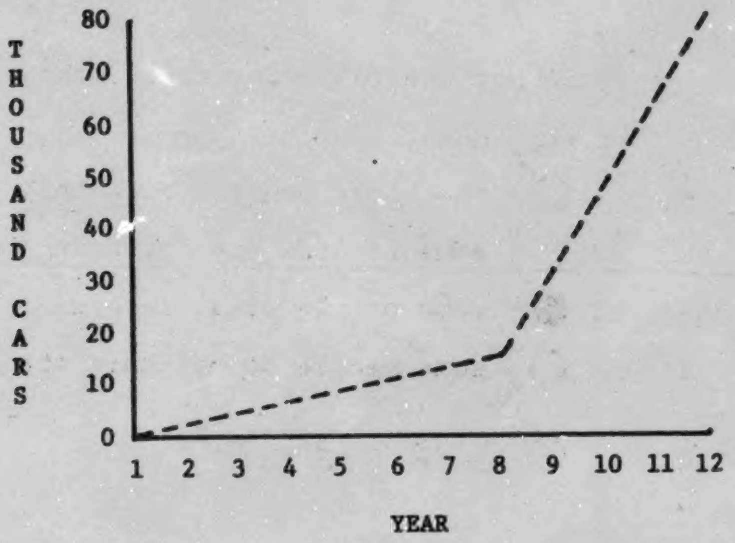
93% 2. ● it may look like a lower cost to buyers

1% 3. ○ it costs him less to print the price tag

4% 4. ○ he knows that he's helping you to save money

2% 5. ○ I don't know.

12) A certain automobile manufacturer advertises that 9 out of 10 Speedo cars sold in the last 12 years are still on the road. A newspaper prints a graph of car sales for this manufacturer for the last 12 years. Which is the best comment that can be made about this manufacturer's advertising?



28% 1. ○ the cars have about a ninety percent probability of lasting for 12 years

36% 2. ● about sixty percent of the cars were sold in the last few years

4% 3. ○ no other car would last this long

14% 4. ○ the car will have a high resale value

17% 5. ○ I don't know.

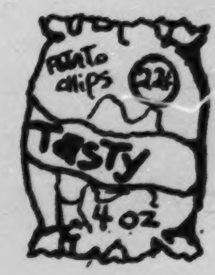
13) Based on my understanding of the graph in item 12, I would say that the advertisement is

45% 1. ○ a good piece of information upon which to make a decision.

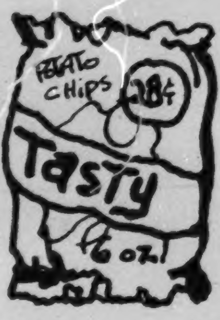
43% 2. ● a misleading statement of the facts.

12% 3. ○ I don't know.

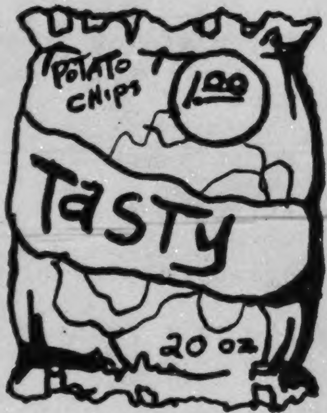
19) The following are 4 bags of the same kind of potato chips. Which is a better buy?


POTATO CHIPS
22¢
Tasty
4 oz

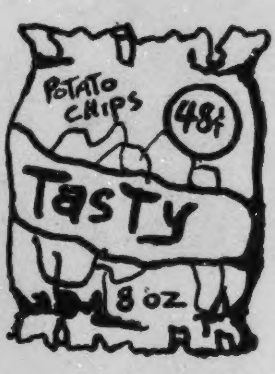
A


POTATO CHIPS
28¢
Tasty
6 oz

B


POTATO CHIPS
1.00
Tasty
20 oz

C


POTATO CHIPS
48¢
Tasty
8 oz

D

4% 1. ○ A

35% 2. ● B

46% 3. ○ C

12% 4. ○ D

2% 5. ○ I don't know.

20) A summer suit comes in many different colors. Which one should you buy in order to stay as cool as possible?

4% 1. ○ the blue one
2% 2. ○ the green one
0% 3. ○ the red one
87% 4. ● the white one
4% 5. ○ the black one

2% 6. ○ I don't know.

25) A large store advertises a sale on a well known stereo set for half price. The store has ONLY TWENTY in stock. You will probably nave which experience when you get to the store?

4% 1. ○ try to sell you an item costing much less
6% 2. ○ suggest that you go to another store to get what you want
68% 3. ● try to sell you a stereo costing more than the advertised price
14% 4. ○ apologize, and offer you a higher priced stereo for the sale price

8% 5. ○ I don't know.

34) We cannot make an official offer of this land to you on the air.

53% 1. ○ realtor
2% 2. ○ embargo
15% 3. ● prospectus
10% 4. ○ commodity
20% 5. ○ I don't know.

38) Near the end of the summer is the time when which of the following becomes less expensive?

2% 1. ○ fall clothing
6% 2. ○ winter clothing
88% 3. ● summer clothing
3% 4. ○ none of them because clothing prices remain about the same all year
0% 5. ○ I don't know.

42) The greatest proportion of the price of gasoline is accounted for by

22% 1. ○ amount of money that goes to Arab countries.
24% 2. ● state and federal taxes.
4% 3. ○ profit to the gas station operator.
40% 4. ○ profit that the oil companies make.
9% 5. ○ I don't know.

44) If people thought that the price of coffee was too high, what would be the thing to do?

5% 1. ○ nothing because the price is set by a few owners
88% 2. ● stop buying coffee and force the price down
2% 3. ○ write to the President of the U.S., because he can lower the prices
3% 4. ○ you don't have to do anything because eventually all prices come down
2% 5. ○ I don't know.

The following are statements about advertising or commercials on some TV shows. Decide whether the statement is true (T) or false (F) and write the letter T or F on EACH line.

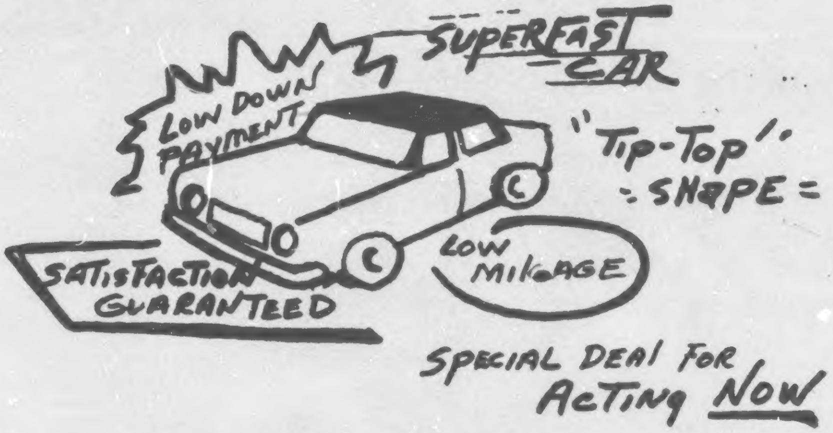
F 51) 90% They tell me all I need to know in order to buy things that I want.

T 52) 89% When I see something advertised on TV I try to get more information before I buy it.

F 53) 95% Advertising on TV could never be wrong.

Below is a used car advertisement taken from a local paper:

1972 USED SPEEDOMOBILE


SUPERFAST CAR
LOW DOWN PAYMENT
"Tip-Top" SHAPE
SATISFACTION GUARANTEED
LOW MILEAGE
SPECIAL DEAL FOR ACTING NOW

Decide whether the following statements are true or you can't tell from the ad, and fill in the circle before the correct answer.

71) The down payment is fairly priced.

20% ○ True

79% ● You can't tell from the ad

72) We know a lot about the condition of the car.

25% ○ True

74% ● You can't tell from the ad

74) Because the car has low mileage the tires have plenty of tread left.

4% ○ True

95% ● You can't tell from the ad

75) If I don't act right away, I probably will not be able to buy this car at that low price.

47% ○ True

52% ● You can't tell from the ad

76) Since this ad has a lot of information in it, it is probably written by a reliable dealer.

7% ○ True

92% ● You can't tell from the ad

78) You were given a 10% discount on a $50.00 bicycle. How much did you pay for the bicycle? Write the answer in the block below.

66% $45.

STOP

79) You go into the store to buy a $60.00 radio and the sales tax is 6 percent. What is the TOTAL cost of the radio. Write the total cost in the square below.

39% $63.60

STOP

17) If you were going to buy a car and your choice could be based on ONLY one of the following reasons, which would you choose?

46% 1. ○ how safe it is

6% 2. ○ how fast it is

3% 3. ○ how pretty it is

2% 4. ○ how big it is

39% 5. ○ how good the gas mileage is

3% 6. ○ I don't know.

23) You have to bargain in order to get a lower price for something that you want. Which one of the following statements comes closest to your feelings?

38% 1. ○ I would do it and enjoy doing it.

44% 2. ○ I would do it but I would feel uneasy.

7% 3. ○ I would NOT do it because I would feel embarrassed.

7% 4. ○ I would NOT do it because it just isn't right.

4% 5. ○ I don't know.

The following are statements about advertising or commercials on some TV shows. Decide whether the statement is true (T) or false (F) and write the letter T or F on EACH line.

54) ___ I usually enjoy the commercials.

55) ___ When I see advertisements on TV I often want to buy what I see.

Is this statement true or false FOR YOU?

65) ___ Sometimes I get so excited when I see something in a store that I just have to buy it right away without knowing whether it's a good buy.

TABLE 20 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)
Consumer Content Area - Investing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA		KNOWLEDGE AND UNDERSTANDING QUESTIONS										
		Question Number	9	14	15	22	24	28	30	58	59	63	64
MASSACHUSETTS	68		47	92	83	25	93	63	58	88	68	89	14
REGION													
BOSTON	66		45	86	72	22	89	52	53	88	66	86	20
NORTHEAST	69		43	90	85	18	94	67	61	88	69	92	14
PITTSFIELD	65		44	96	88	43	98	63	53	78	65	90	22
SOUTHEAST	73		43	93	87	25	93	66	58	90	73	90	12
SPRINGFIELD	63		52	94	86	28	92	63	56	88	63	91	12
WORCESTER	71		56	94	86	29	96	68	64	92	71	91	12
KIND OF COMMUNITY													
BIG CITY	68		39	85	69	27	88	57	51	91	68	82	18
INDUSTRIAL SUB	68		46	90	77	21	92	50	47	85	68	84	22
RESIDENTIAL SUB	69		49	93	86	25	94	68	65	89	69	92	14
OTHER	68		49	92	86	24	94	64	57	89	68	92	12
SEX													
FEMALE	68		42	91	83	24	94	59	53	90	68	90	12
MALE	69		52	93	83	25	92	67	64	87	69	90	17
FAMILY OCC. STATUS													
HIGH	63		46	87	81	25	92	57	49	85	63	89	15
MEDIUM	68		47	91	83	22	94	63	57	89	68	91	12
LOW	70		50	93	85	27	93	65	63	91	70	91	14
LIKE SCHOOL													
LIKE VERY MUCH	68		50	92	85	27	90	67	64	89	68	86	13
MOSTLY OK	69		49	92	84	24	94	66	60	91	69	91	13
MOSTLY NOT OK	69		42	92	82	28	92	56	50	84	69	92	18
DISLIKE VERY MUCH	68		42	85	72	18	86	44	49	78	68	80	29
HAD HIGH SCHOOL CLASSES IN CONSUMER ED													
YES	66		47	90	82	26	93	58	57	87	66	92	14
NO	70		48	92	84	24	93	65	59	90	70	89	14

TABLE 20 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Investing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS										
	Question Number	9	14	15	22	24	28	30	58	59	63	64
DISCUSS CONSUMER PROBLEMS WITH FAMILY												
YES	70	50	93	84	25	93	64	60	90	70	91	14
NO	68	45	90	82	24	94	62	57	87	68	89	14
DISCUSS CONSUMER PROBLEMS WITH FRIENDS												
YES	68	47	91	81	26	92	59	58	89	68	89	15
NO	69	48	92	84	24	94	65	58	89	69	90	14
WATCH ½ HR TV NEWS												
ALMOST EVERY DAY	70	50	91	81	24	92	65	63	89	70	90	15
AT LEAST ONCE A WK	68	48	93	88	26	95	64	59	90	68	89	14
ABOUT ONCE A MONTH	72	40	95	86	27	95	62	53	88	72	94	15
ALMOST NEVER	62	42	89	77	24	83	52	44	87	62	90	13
READ MOST OF NEWSPAPER												
ALMOST EVERY DAY	68	49	92	85	25	94	66	62	90	68	92	13
AT LEAST ONCE A WK	69	51	93	81	27	95	63	61	88	69	90	14
ABOUT ONCE A MONTH	66	48	89	86	21	89	59	51	88	66	86	20
ALMOST NEVER	70	40	90	82	23	91	57	51	90	70	88	15
READ A NAT'L MAGAZINE												
ALMOST EVERY DAY	80	58	84	80	24	89	76	66	93	80	84	15
AT LEAST ONCE A WK	71	50	94	85	26	94	71	65	90	69	92	13
ALMOST NEVER	68	45	91	82	24	93	58	54	88	68	89	15
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING												
SPORTS	68	49	91	82	21	92	65	62	88	68	90	15
COMICS	72	42	91	81	26	93	62	55	88	72	86	17
NEWS	68	49	94	87	28	94	66	61	91	68	93	12
ADVERTISEMENTS	64	41	88	78	27	90	51	47	89	64	84	18

9) If someone in your family buys a 25 dollar U.S. Savings Bond

22% 1. ○ it is worth 25 dollars.

47% 2. ● it will take several years to be worth 25 dollars.

2% 3. ○ it can be used the same as money in stores.

22% 4. ○ in a few weeks it will be worth more than 25 dollars.

7% 5. ○ I don't know.

14) Someone in your family buys 100 shares of stock in a company. He probably does this because

3% 1. ○ the stock is worth a lot of money.

92% 2. ● he believes that someday the stock will be worth more money.

2% 3. ○ he wants to trade stock for something else such as a car.

2% 4. ○ stock in a company is generally safer than putting money in a savings bank.

1% 5. ○ I don't know.

15) If you buy 100 shares of stock in a company, which of the following statements is the safest to make?

3% 1. ○ the stock would be worth more in 5 years

1% 2. ○ the stock would be worth less in 5 years

83% 3. ● the stock could be worth either more or less in 5 years

10% 4. ○ only a stock broker could know what will happen in 5 years

3% 5. ○ I don't know.

22) The U.S. paper money system works now because

58% 1. ○ every dollar is backed by a given amount of gold.
25% 2. ● people believe that they can exchange goods for the money.
3% 3. ○ the special paper that it's printed on is so valuable.
6% 4. ○ the value of the dollar is constantly increasing.

9% 5. ○ I don't know.

24) What does the term inflation mean to you?

1% 1. ○ my money buys more
93% 2. ● my money buys less
1% 3. ○ my money buys about the same
4% 4. ○ it doesn't mean any of these things

1% 5. ○ I don't know.

28) The center of financial activity in the United States

18% 1. ○ Dow Jones
63% 2. ● Wall Street
5% 3. ○ First National Bank
6% 4. ○ Federal Deposit Insurance Corporation
8% 5. ○ I don't know.

30) A daily measure of the value of some important industrial stocks

58% 1. ● Dow Jones Index
4% 2. ○ prime rate
23% 3. ○ Wall Street Report
6% 4. ○ Federal Reserve Report
9% 5. ○ I don't know.

Which of the following can be considered investments? Decide whether the answer is true (T) or false (F) and write the letter T or F on the line before each statement.

T 58) 88% A person continues their education after graduating from high school.
T 59) 68% A person works after closing time in their own store.

T 63) 89% buying shares of stock in a company
F 64) 14% buying term life insurance

10) Why do you think that people might collect things such as coins, stamps or antiques?

11% 1. ○ it gives them pleasure to collect & learn about things
14% 2. ○ they can make money because the things become worth more
73% 3. ○ they get pleasure and have the possibility of the things becoming worth more
1% 4. ○ they want to show them off to people
1% 5. ○ I don't know.

16) How do you feel about saving money?

1% 1. ○ It's not necessary. If we run out of money the Government will take care of us.
94% 2. ○ It's a good thing to do because later when there's something I really want I will have the money.
4% 3. ○ I don't like it because it stops me from buying what I want right now.
1% 4. ○ I don't know.

Which of the following can be considered investments? Decide whether the answer is true (T) or false (F) and write the letter T or F on the line before each statement.

60) __ buying a lottery ticket
61) __ joining a sports team after school
62) __ playing bingo

TABLE 21 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)
Consumer Content Area - Planning

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS						
Question Number		21	33	35	36	37	56	57
MASSACHUSETTS	76	96	22	64	64	84	76	84
REGION								
BOSTON	70	94	20	57	60	78	70	87
NORTHEAST	83	98	20	66	67	84	83	86
PITTSFIELD	74	98	28	60	60	81	74	85
SOUTHEAST	75	96	23	67	63	82	75	84
SPRINGFIELD	82	96	22	67	63	82	82	87
WORCESTER	76	97	24	68	64	82	76	87
KIND OF COMMUNITY								
BIG CITY	73	92	19	60	53	74	73	89
INDUSTRIAL SUB	70	94	18	54	66	80	70	84
RESIDENTIAL SUB	79	97	22	67	66	82	79	86
OTHER	77	97	24	66	64	84	77	84
SEX								
FEMALE	75	97	20	68	60	78	75	84
MALE	78	96	24	62	67	86	78	89
FAMILY OCC. STATUS								
LOW	79	95	17	65	60	79	80	84
MEDIUM	76	97	20	63	62	82	76	85
HIGH	77	97	25	66	66	84	77	87
LIKE SCHOOL								
LIKE VERY MUCH	76	97	31	66	60	83	76	87
MOSTLY OK	77	97	22	66	65	82	77	86
MOSTLY NOT OK	77	93	16	61	58	79	77	87
DISLIKE VERY MUCH	70	94	15	57	57	82	70	80
HAD HIGH SCHOOL CLASSES IN CONSUMER ED								
YES	80	96	21	63	64	81	80	85
NO	76	96	23	66	63	82	76	86

TABLE 21 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Planning

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS						
	Question Number	21	33	35	36	37	56	57
DISCUSS CONSUMER PROBLEMS WITH FAMILY								
YES	78	97	21	64	66	82	78	86
NO	76	96	23	65	61	82	76	86
DISCUSS CONSUMER PROBLEMS WITH FRIENDS								
YES	77	96	20	64	64	82	77	88
NO	77	97	23	65	63	82	77	85
WATCH ½ HR TV NEWS								
ALMOST EVERY DAY	79	97	26	64	65	84	79	85
AT LEAST ONCE A WK	76	98	20	67	64	82	76	88
ABOUT ONCE A MONTH	74	95	20	63	66	80	74	86
ALMOST NEVER	74	94	14	63	54	74	75	84
READ MOST OF NEWSPAPER								
ALMOST EVERY DAY	78	96	26	66	64	84	78	88
AT LEAST ONCE A WK	77	97	22	64	66	81	77	86
ABOUT ONCE A MONTH	76	96	17	64	68	85	76	84
ALMOST NEVER	74	96	15	62	58	78	74	82
READ A NAT'L MAGAZINE								
ALMOST EVERY DAY	81	100	33	54	54	83	81	86
AT LEAST ONCE A WK	79	97	28	68	66	85	79	87
ALMOST NEVER	76	96	18	63	62	80	76	86
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING								
SPORTS	78	96	22	60	66	84	78	86
COMICS	76	96	21	68	63	76	79	83
NEWS	78	98	24	70	64	82	78	88
ADVERTISEMENTS	69	94	13	58	58	83	69	80

21) Larry's family earns $8,000. a year. Most of their money is probably spent on

96% 1. ● food and housing costs.
0% 2. ○ food and vacations.
1% 3. ○ housing costs and vacations.
1% 4. ○ cars and vacations.

2% 5. ○ I don't know.

33) The candidate said that the "growth of this agency could lead to the development of a welfare state."

11% 1. ○ AFL-CIO
9% 2. ○ FDA
7% 3. ○ GOP
22% 4. ● HEW
14% 5. ○ WSA
37% 6. ○ I don't know.

35) If you apply for this job, there are many advantages.

8% 1. ○ a large number of job openings
9% 2. ○ union membership is required
14% 3. ○ high salary
64% 4. ● fringe benefits
5% 5. ○ I don't know.

36) Today the average family in the U.S. earns ABOUT

1% 1. ○ $800.
15% 2. ○ $6,000.
64% 3. ● $14,000.
15% 4. ○ $20,000.
1% 5. ○ $50,000.

4% 6. ○ I don't know.

37) Today, the average new car costs ABOUT

0% 1. ○ $1,000.
11% 2. ○ $2,000.
84% 3. ● $6,000.
3% 4. ○ $10,000.
3% 5. ○ $15,000.

1% 6. ○ I don't know.

Some boys and girls living in the United States, France, China, and Nigeria were all given $5.00 and told to buy something. Put the letter T next to EACH statement if you think that it's true or F if you think that it's false.

T 56) 76% They probably COULD NOT buy the same kinds of things.
T 57) 85% They probably WOULD NOT want to buy the same kinds of things

4) You wanted a bike that costs $50.00 and you have $5.00. Knowing how you are with money, what would be your thoughts?

15% 1. ○ forget it and spend the $5.00

4% 2. ○ forget it, my parents will buy it for me

20% 3. ○ save the $5.00 in the house until I get all of the $50.00

59% 4. ○ ask my parents to put it in a savings bank until I get all of the $50.00

1% 5. ○ I don't know.

The following are some statements about budgeting. Decide whether the answer is true (T) or false (F) and write the appropriate letter on the line before each statement.

66) ___ It may be important but I know that I wouldn't take the time.

67) ___ For the amount of money that I have it's not important.

68) ___ If I know that I will have a very busy week ahead, I will carefully plan the amount of time that I'll spend on each activity.

69) ___ I don't know much about budgeting my money or time but I would like to learn how to do it.

TABLE 22 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)
Consumer Content Area - Protecting

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA		KNOWLEDGE AND UNDERSTANDING QUESTIONS															
		Question Number	5	29	39	41	46	47	48	49	50	70	77	80	81	82	83	84
MASSACHUSETTS	73		78	60	77	58	96	97	73	97	92	90	73	73	65	5	24	30
REGION																		
BOSTON	68		73	51	71	62	97	98	64	97	90	86	68	67	61	6	23	26
NORTHEAST	76		78	60	81	60	97	98	74	99	92	93	71	77	66	4	29	35
PITTSFIELD	78		82	60	82	62	97	98	72	94	88	91	67	79	78	8	22	37
SOUTHEAST	76		82	64	78	52	97	97	74	98	95	91	78	74	69	6	27	34
SPRINGFIELD	77		75	60	80	57	96	99	73	99	94	90	79	80	69	6	19	32
WORCESTER	78		79	64	78	62	97	99	82	98	93	92	74	78	69	5	25	35
KIND OF COMMUNITY																		
BIG CITY	64		65	46	82	57	96	97	71	97	94	87	66	64	63	4	24	28
INDUSTRIAL SUB	68		73	44	72	65	96	97	60	97	91	86	64	70	64	9	15	31
RESIDENTAIL SUB	78		81	64	82	57	98	98	78	98	91	92	77	75	66	6	28	32
OTHER	78		80	64	80	59	97	98	74	98	94	92	75	80	70	5	25	35
SEX																		
FEMALE	78		79	56	78	65	98	98	75	98	93	92	73	77	67	4	25	31
MALE	75		77	64	77	54	97	98	72	98	92	89	73	73	67	7	25	35
FAMILY OCC. STATUS																		
LOW	71		73	55	79	60	98	98	61	95	94	92	69	74	64	4	26	24
MEDIUM	74		77	58	79	60	98	98	75	98	91	91	72	74	68	6	23	33
HIGH	78		81	64	78	58	97	98	76	99	93	91	77	78	68	6	26	35
LIKE SCHOOL																		
LIKE VERY MUCH	76		76	68	79	58	97	98	83	98	92	91	71	76	68	4	30	40
MOSTLY OK	75		80	62	79	61	98	98	73	98	93	90	74	76	68	6	25	34
MOSTLY NOT OK	75		76	50	75	55	96	98	68	98	92	92	74	73	63	8	24	23
DISLIKE VERY MUCH	64		66	37	71	51	94	96	69	93	93	84	63	61	62	2	17	26
HAD HIGH SCHOOL CLASSES IN CONSUMER ED																		
YES	74		78	56	75	59	96	98	73	98	94	90	73	75	64	6	22	29
NO	74		78	62	79	59	97	98	74	98	92	91	74	75	68	5	26	34

TABLE 22 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Protecting

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS Question Number 5	29	39	41	46	47	48	49	50	70	77	80	81	82	83	84
DISCUSS CONSUMER PROBLEMS WITH FAMILY																	
YES	75	79	61	79	56	98	98	74	98	93	91	73	76	66	5	25	32
NO	74	77	59	77	61	96	98	73	97	92	90	73	74	68	6	24	33
DISCUSS CONSUMER PROBLEMS WITH FRIENDS																	
YES	74	77	56	74	55	97	98	74	98	93	89	73	75	61	4	24	32
NO	74	78	62	80	61	97	98	73	98	92	91	74	75	70	7	25	33
WATCH ½ HR TV NEWS																	
ALMOST EVERY DAY	76	78	61	76	61	97	98	74	98	93	91	74	75	67	7	27	32
AT LEAST ONCE A WK	75	80	64	83	57	97	98	74	99	93	91	74	76	69	5	24	35
ABOUT ONCE A MONTH	72	74	62	72	54	99	97	79	98	90	92	70	72	60	3	23	31
ALMOST NEVER	74	74	44	75	60	95	97	66	95	91	88	74	74	67	5	19	29
READ MOST OF NEWSPAPER																	
ALMOST EVERY DAY	76	78	65	76	60	97	98	75	98	92	89	72	78	67	6	27	36
AT LEAST ONCE A WK	74	78	58	78	61	98	99	72	98	92	91	75	74	69	6	24	31
ABOUT ONCE A MONTH	74	73	61	82	50	97	96	74	[illegible]	92	92	76	65	62	5	22	28
ALMOST NEVER	73	80	52	80	58	96	98	73	98	94	92	73	72	67	6	22	29
READ A NAT'L MAGAZINE																	
ALMOST EVERY DAY	78	68	64	78	46	94	98	79	96	92	83	78	73	64	6	31	48
AT LEAST ONCE A WK	78	82	67	80	62	98	98	80	99	91	89	74	77	68	7	29	38
ALMOST NEVER	74	76	55	76	58	96	98	69	97	93	92	73	74	67	5	22	29
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING																	
SPORTS	71	77	64	77	57	98	98	71	98	92	90	71	71	68	6	27	31
COMICS	76	77	55	79	58	96	98	75	97	93	90	76	73	65	6	24	32
NEWS	79	80	64	81	62	97	98	78	98	92	92	74	81	69	5	28	35
ADVERTISEMENTS	70	80	44	74	60	97	96	67	99	92	89	70	69	60	7	12	31

5) Your mother had a lot of bills to pay but was afraid that the cash might be stolen from her. What is the best thing for her to do?

7% 1. ○ put the money in a safety deposit box
12% 2. ○ put the money in a savings bank
78% 3. ● open up a checking account
1% 4. ○ tell the people in the stores to come to her house to get the money
2% 5. ○ put the money in an envelope and tape it tightly before mailing it

1% 6. ○ I don't know.

29) This group of people make a living trying to influence legislation.

60% 1. ● lobbyists
6% 2. ○ stock brokers
8% 3. ○ reporters
11% 4. ○ Congressional Pages
15% 5. ○ I don't know.

39) Which of the following is NOT true about turning in false fire alarms?

5% 1. ○ fire protection costs are higher
7% 2. ○ may cause people to be injured
77% 3. ● there's no harm done because it's just a prank
9% 4. ○ it's against the law to turn in a false alarm

1% 5. ○ I don't know.

41) Regular sun bathing in one position for about an hour will

2% 1. ○ be harmful because you will lose vitamin D.

3% 2. ○ be relaxing and is highly recommended by medical authorities.

58% 3. ● cause skin irritation and could actually lead to long term cancer.

32% 4. ○ cause minor sunburn but presents no real danger.

4% 5. ○ I don't know.

Put the letter T (for true) next to EACH statement if you think that it IS a way in which parents protect their children. If YOU THINK that the statement is NOT a way of protecting children, put an F (for false).

T 46) 96% get them a vaccination

T 47) 97% take them for an eye examination

T 48) 73% take out life insurance on the parents' life

T 49) 97% tell them to wear warm clothes in winter

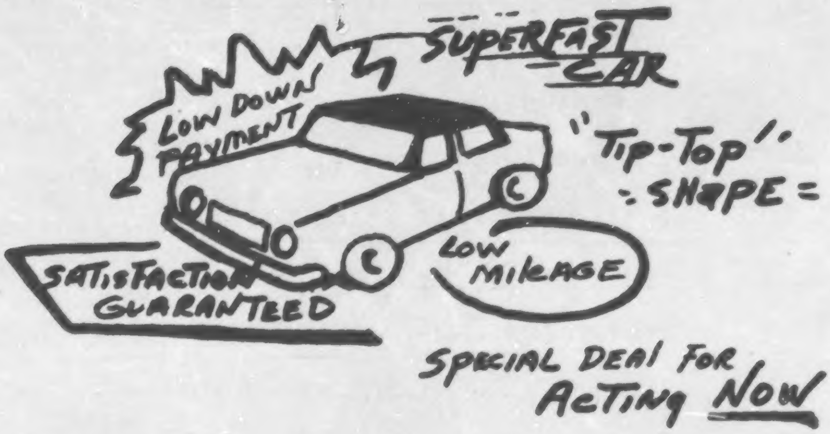
T 50) 92% telling them to eat less candy

Is this statement true (T) or false (F)?

F 70) 9% Nowadays it is not so important to read contracts before signing because the courts will let you back out of an agreement if you say that you really didn't understand it.

Below is a used car advertisement taken from a local paper:

1972 USED SPEEDOMOBILE


SUPERFAST CAR
LOW DOWN PAYMENT
"Tip-Top" SHAPE
LOW MILEAGE
SATISFACTION GUARANTEED
SPECIAL DEAL FOR ACTING NOW

Decide whether the following statements are true or you can't tell from the ad, and fill in the circle before the correct answer.

77) Because satisfaction is guaranteed, if I have trouble with the car the dealer will take care of it.

26% ○ True

73% ● You can't tell from the ad

265

The following are statements describing problems that an individual might experience. Below them is a list of agencies which could provide information or other help. Which is the BEST, FIRST place to go? Write the letter of that place next to the problem description.

73% 80) H A neighbor keeps leaving uncovered garbage near your property and refuses to stop doing it.

65% 81) A You want to hire a painter to paint your house. You are considering three companies but have no information about their reliability.

5% 82) F You discover that false misleading information is being given in a TV show.

24% 83) G You have just moved to Massachusetts from Philadelphia. Several pieces of your furniture were damaged during the move. The mover ignores your requests to take care of the damages.

39% 84) I You bought some shares of stock in a company 6 months ago and you can't get the broker to send you the stock certificates.

A	Better Business Bureau
B	Department of Health Education and Welfare
C	Dow Jones Company
D	FBI
E	Federal Office of Consumer Affairs
F	Federal Trade Commission
G	Interstate Commerce Commission
H	Local Board of Health
I	Securities and Exchange Commission
J	State Consumer Fraud Commission
K	I have to handle this problem on my own

STOP

Put the letter T (for true) next to EACH statement if you think that it IS a way in which parents protect their children. If YOU THINK that the statement is NOT a way of protecting children, put an F (for false).

45) ___ help them to choose certain TV shows

TABLE 23 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT)
Consumer Content Area - Sharing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS					
	Question Number	7	8	26	27	31	32
MASSACHUSETTS	70	86	87	53	57	76	63
REGION							
BOSTON	61	86	80	43	53	69	49
NORTHEAST	73	87	92	53	56	79	67
PITTSFIELD	70	93	85	62	71	70	62
SOUTHEAST	72	84	90	56	63	80	64
SPRINGFIELD	70	86	89	51	60	73	68
WORCESTER	74	87	86	61	54	79	70
KIND OF COMMUNITY							
BIG CITY	56	84	75	41	49	62	48
INDUSTRIAL SUB	62	86	77	39	54	70	50
RESIDENTIAL SUB	76	88	92	58	58	82	70
OTHER	71	85	89	56	61	76	66
SEX							
FEMALE	66	88	88	53	58	72	59
MALE	74	84	87	54	57	80	68
FAMILY OCC. STATUS							
LOW	65	80	87	49	60	70	53
MEDIUM	68	88	88	50	61	74	63
HIGH	74	88	89	57	57	79	68
LIKE SCHOOL							
LIKE VERY MUCH	74	90	88	66	57	82	66
MOSTLY OK	71	86	88	54	59	76	66
MOSTLY NOT OK	65	85	85	47	56	73	57
DISLIKE VERY MUCH	58	80	76	33	46	70	43
HAD HIGH SCHOOL CLASSES IN CONSUMER ED							
YES	68	85	89	51	57	76	61
NO	70	87	87	55	58	76	65

TABLE 23 PERFORMANCE SCORES BY DEMOGRAPHIC CATEGORY FOR 17 YEAR OLDS (IN PERCENT) Cont'd.
Consumer Content Area - Sharing

DEMOGRAPHIC CATEGORY	MEDIAN FOR CONTENT AREA	KNOWLEDGE AND UNDERSTANDING QUESTIONS					
	Question Number	7	8	26	27	31	32
DISCUSS CONSUMER PROBLEMS WITH FAMILY							
YES	71	89	89	54	58	77	65
NO	68	84	86	52	57	75	62
DISCUSS CONSUMER PROBLEMS WITH FRIENDS							
YES	68	86	87	50	58	75	60
NO	70	86	88	55	57	76	65
WATCH ½ HR TV NEWS							
ALMOST EVERY DAY	70	87	87	55	56	76	65
AT LEAST ONCE A WK	72	87	91	54	62	78	66
ABOUT ONCE A MONTH	68	92	89	55	60	75	55
ALMOST NEVER	62	80	80	44	54	69	56
READ MOST OF NEWSPAPER							
ALMOST EVERY DAY	71	87	90	54	57	79	63
AT LEAST ONCE A WK	70	89	86	52	59	75	65
ABOUT ONCE A MONTH	68	86	87	52	53	72	65
ALMOST NEVER	67	81	84	53	59	72	62
READ A NAT'L MAGAZINE							
ALMOST EVERY DAY	74	87	78	71	54	78	71
AT LEAST ONCE A WK	75	91	89	56	59	82	68
ALMOST NEVER	66	84	87	51	57	73	60
SECTION OF NEWSPAPER OR MAGAZINE MOST INTERESTING							
SPORTS	70	85	88	51	57	76	65
COMICS	70	85	83	56	53	80	61
NEWS	72	91	92	58	60	77	66
ADVERTISEMENTS	62	83	83	43	62	61	54

7) If some people don't pay the taxes that they owe

86% 1. ● my family might have to pay more.
2% 2. ○ it makes no difference.
2% 3. ○ they are smart enough to keep that money.
1% 4. ○ there is nothing the government can do to get them.

9% 5. ○ I don't know.

8) If students at your school damage property, for example, break windows or write on walls, what is likely to happen?

87% 1. ● taxes could go up
1% 2. ○ the federal government would print more money immediately to pay for it
2% 3. ○ the school janitor has to pay to repair the damages
6% 4. ○ nothing at all

3% 5. ○ I don't know.

26) The news media have presented much information concerning the two major political parties' ideas on tax reform. Which of the following statements does NOT represent those ideas?

11% 1. ○ get more money from the wealthy
13% 2. ○ give tax reductions to most tax payers
53% 3. ● print more money so that no increase in taxes is necessary
9% 4. ○ streamline the tax laws

14% 5. ○ I don't know.

27) The President said today that Chinese ships cannot bring their goods to U.S. ports.

28% 1. ○ boycott
6% 2. ○ strike
57% 3. ● embargo
2% 4. ○ lobby
6% 5. ○ I don't know.

31) An organization that collects taxes ...

10% 1. ○ FDIC
5% 2. ○ FDA
1% 3. ○ HEW
76% 4. ● IRS
7% 5. ○ I don't know.

32) The candidate said that "too many people don't pay their share of taxes."

6% 1. ○ steal
8% 2. ○ jail
63% 3. ● loophole
12% 4. ○ tariff
10% 5. ○ I don't know.

18) You go into partners with a friend selling plants and flowers. You work 3 hours and your friend works 1 hour. You make $4.00 selling the plants and flowers. How much do you think your partner should get?

14% 1. ○ exactly one-half
2% 2. ○ nothing
2% 3. ○ three dollars
79% 4. ○ one dollar

3% 5. ○ I don't know.

40) You borrowed your best friend's car and left it outside of your house with the keys in it. It was stolen. What is your STRONGEST feeling?

2% 1. ○ it's his car so it's his problem
78% 2. ○ I'll have to get him a new one somehow
5% 3. ○ I'll not borrow from him again
0% 4. ○ his parents can always get him another one
7% 5. ○ I'll have to think up a really good excuse to tell him

6% 6. ○ I don't know.

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